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A CROSS-CULTURAL STUDY OF THE INFLUENCE OF
PERSONAL CULTURAL ORIENTATION ON BRAND
LOYALTY

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Abstract

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A Cross-Cultural Study of the Influence of Personal Cultural Orientation on Brand Loyalty

Keywords: Brand loyalty, Self-congruity, Customer satisfaction, Personal cultural orientation, Individualism, Collectivism, Cross-cultural, Cross-national

This thesis investigates a generalisable cross-cultural model for brand loyalty by integrating extant theories of personal cultural orientation (of individualism and collectivism), self-congruity (actual, ideal, social, and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty, and behavioural brand loyalty. Creating brand loyalty is a key branding issue in modern marketing. Brands are faced with the challenge of building, maintaining, and increasing their capacity to drive customer loyalty across borders with consumers of different cultures. Notwithstanding the growth of culturally centered brand loyalty research, the focus of research today continues to be on cross-cultural differences, often overlooking the generalisable cross-cultural path to consumer brand loyalty. This study instead addresses this overlooked topic of cross-cultural generalisabilities across nations. To assess the cross-cultural generalisability of the conceptual model, survey data from a non-student sample were collected from middle-class, Generation Y individuals of the relevant nationality who have always lived in China, Singapore, or the United States. After performing data cleaning procedures, 541 usable responses from three countries were analysed with the use of the SEM model. The findings show that the personal cultural orientation of collectivism has a positive effect on behavioural brand loyalty through ideal social self-congruity, customer satisfaction, and attitudinal brand loyalty. These findings extend brand loyalty research by considering how an individual's personal cultural orientation impacts brand loyalty. Moreover, the findings offer marketers increased insight into consumers' brand loyalty formation process in cross-cultural contexts. The limitations of the study and suggestions for future research are also presented.

Dedications

***This thesis is dedicated to my grandmother, who
was my deepest everlasting love***

– Linda Yun-E Huang-Lin

*Without her unconditional love, support, and encouragement, I would
never have had a chance to come to England to study to pursue my
dream. While she was unable to see the day I completed my PhD
studies, I know she would be happy and proud of me.*

Jo-Ting Huang

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Chapter One: Thesis Introduction

1.1 Introduction

This study investigates a generalisable cross-cultural model for brand loyalty by integrating extant theories in the context of personal cultural orientation (i.e., personal cultural orientation of individualism and collectivism), self-congruity (i.e., actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. Research shows that identifying a path/process to consumer brand loyalty is a topical issue in marketing research (Chaudhuri and Holbrook 2001; Dawes et al. 2015; He et al. 2012; Woodside and Walser 2007). Understanding determinants of brand loyalty such as self-congruity (Kressman et al. 2006; Liu et al. 2012) and customer satisfaction (Brakus et al. 2009; Ha et al. 2009) is of interest.

Notwithstanding the increasing globalisation of consumer markets driven by changes in mass transportation and communicating (e.g., social media or instant messaging applications) (Oliver and Lee 2010; Smith et al. 2013), investigations of a generalisable cross-cultural path to consumer brand loyalty remain insufficient (He et al. 2012). The primary focus of culture-related brand loyalty research continues to be on cultural differences instead of similarities (He et al. 2012). This might stem from the fact that “cross-cultural marketing research is dominated by the ‘culture of differences’ and we overlook the ‘cultural similarities’ around us” (Venaik and Brewer 2015: 85). Given in response to that call for research to investigate the cross-cultural generalisation of paths to consumer brand loyalty (He et al. 2012), this thesis addresses a seemingly overlooked research issue to investigate a generalisable cross-cultural framework for brand loyalty.

This chapter is to present an overview of the research, and, to advance its justification, it is divided into six sections. Section 1.2 discusses the research background and rationale. Following this, sections 1.3 and 1.4 define the research objectives and research questions, respectively. Subsequently, in sections 1.5 and 1.6, the methodology for this study is explained and its contributions to this study are considered. Brief definitions of the constructs are presented in Section 1.7. The layout for the remainder of the thesis is presented in Section 1.8.

1.2 Background and Rationale

Customer loyalty is the strength of the relationship between relative attitudes towards an entity (e.g. brand, service, vendor, or store) and repeat patronage (Buttle and Burton 2002; Dick and Basu 1994; Melnyk et al. 2009). Consumers exhibit behavioural aspects of loyalty when they repeat purchase (rebuy or patronise) an entity (Dawes et al. 2015; Romaniuk et al. 2013). Although such repeated patronising is desirable from a financial perspective, (e.g., sales revenues and profitability) (Chandon et al. 2005; Dawes et al. 2015), it is not optimal to take repeat purchases of the same entity (e.g. brand, service and store) (i.e. behavioural aspect of loyalty) at face value (Liu-Thompkins and Tam 2013). Such repeated patronage may be driven by different factors such as consumer's attitudinal preferences and commitment towards the entity (i.e. attitudinal aspect of loyalty) (Dick and Basu 1994; Evanschitzky et al. 2006). According to Oliver (1999), the behavioural aspect of loyalty is a later stage of the loyalty process. The attitudinal aspect of loyalty first translates into a strong intention to buy from an entity and can lead to the behavioural aspect of loyalty (Evanschitzky et al. 2006), even in cross-cultural contexts (Broyles 2009). Dick and Basu (1994) further argue that the behavioural aspect of loyalty without the attitudinal aspect of loyalty is spurious loyalty. Therefore, customer loyalty has at least two essential and distinct components – the attitudinal aspect of loyalty and the behavioural aspect of loyalty. In the present study, the 'entity' is a brand.

1.2.1 The Importance of Cross-Cultural Generalisability of the Effects of Customer Satisfaction on Attitudinal brand loyalty and Behavioural Brand Loyalty

A brand is “the promise of the bundles of attributes that someone buys and that provide satisfaction” (Ambler and Styles 1996: 10). This definition of brand might be the reason that prior marketing researchers widely recognised that satisfaction is one of the key determinants of brand loyalty, and that there is a direct relationship between the two constructs (Brakus et al. 2009; He et al. 2012; Torres-Moraga et al. 2008; Woodside and Walser 2007), even in a cross-cultural context (Ha et al. 2009). There is disagreement, however, about the nature of the relationship (Griffith 2001; Jones and Sasser 1995; Peterson and Wilson 1992). Some researchers found that customer satisfaction relates positively to brand loyalty, and that the higher the customer satisfaction the higher the brand loyalty of customers (Brakus et al. 2009; He et al. 2012; Torres-Moraga et al. 2008; Woodside and Walser 2007). Some researchers have argued that customer satisfaction is a necessary, but not sufficient, condition leading to loyalty (Agustin and Singh 2005; Bloemer and Kasper 1995; Gale 1997; Jones and Sasser 1995). It is possible for individuals to be highly satisfied and yet not to be loyal, such as when many alternatives are available, or to be loyal without being highly satisfied, such as when there are few other options (Shankar et al. 2003). Other researchers argued that customer satisfaction does not have an impact on loyalty. For example, Sivadas and Baker-Prewitt (2000) conducted their study in the retailing industry and found that satisfied customers would not necessarily become loyal customers.

According to Kumar et al. (2013), one possible reason for the mixed findings by prior research which investigated the relationship between customer satisfaction and loyalty might stem from prior researchers’ neglect of the possibility of treating two distinct constructs of brand loyalty (i.e. attitudinal brand loyalty and behavioural brand loyalty) as one. A review of the pertinent brand loyalty literature also reveals that prior research was limited to exploring either the cross-cultural generalisability of satisfaction – attitudinal

loyalty link (e.g. Chiou and Droge 2006) – or the cross-cultural stability of the relationship between customer satisfaction and brand loyalty (integrates both attitudinal and behavioural aspects) (e.g. Brakus et al. 2009). Behavioural brand loyalty, however, has been relatively neglected by such research. This might possibly be because behavioural brand loyalty demonstrates only that a customer purchases a brand again but fails to consider cognitive and affective factors (Ha et al. 2009; Liu-Thompkins and Tam 2013). Given that identifying the determinant of behavioural aspects of loyalty can help the creation of “customerised” marketing programmes for maximum effectiveness, there is a need to address the seemingly overlooked research issue of behavioural aspects of loyalty (Liu-Thompkins and Tam 2013). Considering the mixed results and limitations of prior research, the focus of this study is on investigating the relationship between customer satisfaction and both brand loyalty types – attitudinal brand loyalty and behavioural brand loyalty.

Moreover, a review of literature also reveals that prior research suggests a need to determine whether the relationship influences the predictive cross-cultural validity of the relationships among customer satisfaction and attitudinal and behavioural aspects of loyalty (e.g. Broyles 2009; Kumar et al. 2013). These issues are important because looking across cultural contexts provides more comprehensive knowledge to gain a better understanding of the relationship between satisfaction and loyalty in different cultural contexts to (a) see whether there is generalisability in the findings across cultures (Gupta and Zeithaml 2006; Kumar et al. 2013; Shankar et al. 2003) and (b) “add to extant research by investigating the role of potential cultural effects in brand loyalty formation” (Ha et al. 2009: 199). However, knowledge corresponding to these suggestions is lacking; thus, this study seeks to partially bridge these gaps.

Given the call for research as mentioned in the discussion above, this study undertakes a theoretical study that attempts to investigate a cross-cultural

validity model for brand loyalty by integrating extant theories in the context of customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. By doing this, this study attempts to clarify the relationships among customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty.

1.2.2 The Importance of the Cross-Cultural Generalisability of the Effects of Self-congruity on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

Brands, which reflect the stereotypical image of the typical user, can help consumers in the creation, confirmation and communication of their identities (Belk 1988; Escalas and Bettman 2009; Lam et al. 2010; Sirgy et al. 1997). During the consumption process, consumers attempt to evaluate a brand by making psychological comparisons between the facets of their self-concepts (actual self-concept, ideal self-concept, social self-concept, or ideal social self-concept) and the perceived image of buyers to generate a subjective experience called self-congruity (Liu et al. 2008, 2012; Parker 2009; Sirgy et al. 1997). Self-congruity theory assumes that individuals use brands as a way of defining themselves and that they buy goods or service brands with a specific image to express or symbolise the facets of their self-concepts (Aaker 1999; Belk 1988; Sirgy et al. 1997).

A review of the literature shows that there are four independent self-congruity types and each self-congruity is guided by different self-concept motives: (a) actual self-congruity, which postulates that brands serve an individual's need for self-consistency to maintain consistency with his/her actual self-concept (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006; Sirgy et al. 2000); (b) ideal self-congruity, which postulates that brands serve an individual's need for self-enhancement to enhance the self-view by aspiring to achieve his/her ideal self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Kressmann et al. 2006; Sirgy et al. 2000); (c) social self-congruity, which postulates that brands serve an individual's need for social-consistency to

maintain consistency with his/her social self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Sirgy et al. 2000); and (d) ideal social self-congruity, which postulates that brands serve an individual's need for social approval to enhance the self-view by aspiring to achieve his/her ideal social self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Sirgy et al. 2000). Once individuals' self-theories (meta-beliefs) are developed, individuals become highly motivated to protect them (Kressmann et al. 2006). Consumers' need for self-consistency, self-enhancement, social-consistency or social-approval motivates purchasing behaviour (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Sirgy et al. 2000). Not surprisingly then, a growing body of research has focused on what it means for consumers to identify with brands and what the implications of such purchasing behaviours are by examining the predictive power of self-congruity on a variety of customer post-purchase phenomena such as satisfaction (e.g. Jamal and Goode 2001) and brand loyalty (e.g. Kressmann et al. 2006; Liu et al. 2012).

Notwithstanding the growing studies have sought to use self-congruity to explain consumer post-purchase phenomena, the primary focus is limited to actual self-congruity (e.g. Jamal and Goode 2001; Kressmann et al. 2006; Liu et al. 2012) and ideal self-congruity (e.g. Kressmann et al. 2006) rather than social self-congruity and ideal social self-congruity in a satisfaction–loyalty framework (He and Mukherjee 2007). Moreover, based on characteristics of two brand loyalty types (i.e., attitudinal brand loyalty and behavioural brand loyalty), it is still unclear whether the four independent self-congruity types have a significant positive effect on only attitudinal brand loyalty or both attitudinal brand loyalty and behavioural brand loyalty. For example, Liu et al. (2012) examined only the impact of actual self-congruity on brand loyalty (which integrate both attitudinal and behavioural aspect of loyalty). Kressmann et al. (2006) examined the impact of self-congruity (which integrate both actual self-congruity and ideal self-congruity) on brand loyalty (which integrate both attitudinal and behavioural aspect of loyalty).

A possible reason for the above-mentioned overlooked phenomena might be that much of the self-congruity research was undertaken in the context of stores (e.g. store loyalty) and has been getting attention in brand loyalty contexts only since Kressmann et al. (2006). Therefore, unlike on store loyalty (e.g., He and Mukherjee 2007), the effects of the four self-congruity types on brand loyalty are still in the infancy stage (Liu et al 2012). Given that, He and Mukherjee (2007) found that consumers' store satisfaction and store loyalty are driven by actual self-congruity and social self-congruity instead of ideal self-congruity and ideal social self-congruity in retailing contexts. Considering that both store loyalty and brand loyalty belong to types of customer loyalty, it may be possible that different self-congruity types have different influences on brand satisfaction and brand loyalty. However, knowledge corresponding to this possibility is lacking. This study therefore seeks to partially bridge the gap.

Another possible reason that was neglected by prior research is that the predictive power of social self-congruity and ideal social self-congruity might stem from the fact that most self-congruity research has been conducted in Western contexts (He and Mukherjee 2007; Sung and Choi 2010). Hence, several previous self-congruity researchers suggested that future research should explore different types of self-congruity and post-purchase phenomena in cross-cultural contexts to test its cross-cultural validity (He and Mukherjee 2007; Jamal and Al-Marri 2007; Quester et al. 2000; Parker 2009; Sung and Choi 2010). However, knowledge corresponding to these suggestions is lacking. Hence, this study seeks to partially bridge the gap.

Given the call for research as mentioned in the discussion above, this study undertakes a theoretical study that attempts to investigate a cross-cultural validity model for brand loyalty by integrating extant theories in the context of four independent self-congruity types (i.e. actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty.

1.2.3 The Importance of the Cross-Cultural Generalisability of the Effects of Personal Cultural Orientation on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

According to He and Mukherjee (2007), who have explored the effects of four independent self-congruity types on satisfaction and loyalty in retailing contexts (i.e. store loyalty and store satisfaction as previously discussed), He and Mukherjee (2007) suggests that future research should integrate consumers' personal cultural orientation in the loyalty formation process to investigate whether consumers' individual cultural value plays an important role in the path to consumer loyalty in cross-cultural contexts. Notwithstanding He and Mukherjee's (2007) suggestion, to the best of the author's knowledge, knowledge corresponding to the suggestions is lacking.

Although the effects of consumers' personal cultural orientation on the four self-congruity types has yet to be investigated, it is highly possible that they are related because the concept of self-congruity is related to self-concept (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000), and an individual's personal cultural orientation has been found to play an important role in explaining consumers' self-concepts and behaviours (Bond 2002; McCarty and Shrum 2001). For example, an individual's person cultural orientation of individualism and collectivism has been found to play important roles in determining consumer self-concepts (Bond 2002; McCarty and Shrum 2001; Patterson et al. 2006). Self-congruity captures how individuals feel the brand relates to their view of themselves (actual self-concept), how they believe others view them (ideal self-concept), or how they would like others to view them (social self-concept) (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Sirgy et al. 2000).

Personal cultural orientation refers to culturally relevant individual-level attributes such as personal cultural values (also called as individual's value) and self-concepts, beliefs that can be found across nations or cultures (Sharma 2010). This might be why He and Mukherjee (2007) recommended

that future research incorporate the effects of consumers' personal cultural orientations when studying different types of self-congruity and post-purchase phenomena (i.e. satisfaction and loyalty). Yet, to the best of our knowledge, extant studies have not combined these factors (i.e. personal cultural orientation and four independent self-congruity types) into a loyalty formation model. Hence, this study seeks to bridge this gap by focusing on identifying the path to consumer brand loyalty.

Another reason why it is highly possible that personal cultural orientation and self-congruity are related is that they are both antecedents of brand loyalty. A review of brand loyalty literature shows that personal cultural orientations of individualism (PCO-IND) and personal cultural orientations of collectivism (PCO-COL) have been used to increasingly draw attention to roles influencing consumer brand loyalty (Lam 2007; Yoo 2009). PCO-IND is a personal cultural orientation associated with acting independently, striving for autonomy, pursuing personal achievement, and a sense of freedom that can be found across countries (Sharma 2010; Yoo 2009). PCO-COL is a personal cultural orientation associated with acting as a part of an in-group, a sense of belonging, a strong group identity, striving to fit in and maintain harmony with relevant others, and valuing collective achievement that can be found across countries (Sharma 2010; Yoo 2009).

Although two studies has been found to associate the relationships between brand loyalty with an individual's cultural orientation of individualism and collectivism at the individual level (called PCO-IND and PCO-COL in this thesis) (i.e., Lam 2007; Yoo 2009), they reported contradictory results. According to Lam (2007), PCO-IND and brand loyalty are positively related in Australian contexts. However, Yoo (2009) offered empirical evidence for a cross-cultural generalisation of the positive effect of PCO-COL on attitudinal brand loyalty in South Korea, which the author referred to as a collectivistic society, and US contexts, which the author called an individualistic society. One possible reason for the mixed findings might be that each study

conceptualised loyalty differently: as attitudinal brand loyalty (i.e., Yoo 2009) and as brand loyalty that integrates attitudinal brand loyalty and behavioural brand loyalty (Lam 2007). Another possible reason for the mixed results might be that both Lam (2007) and Yoo (2009) treated PCO-COL and PCO-IND as two extremes of a single continuum (i.e. PCO-IND versus PCO-COL). However, individualism and collectivism at the individual level represent two separate constructs (i.e. PCO-IND and PCO-COL). (McCarty and Shrum 2001; Triandis and Gelfand 1998). Individualism and collectivism are considered to represent opposite ends of one continuum when studied at the national level (McCarty and Shrum 2001). Prior research points out that PCO-IND and PCO-COL can co-exist within the individual, and people differ in their relative strength on a basis leading to individual differences in one's orientation (McCarty and Shrum 2001; Sharma 2010; Smith et al. 2013).

Another possible reason is that both Yoo (2009) and Lam (2007) operationalised PCO-IND and PCO-COL for individual consumers on the basis of the national scores of Hofstede's cultural dimensions. Specifically, Yoo (2009) operationalised PCO-COL (versus PCO-IND) from Yoo and Donthu (2005), who operationalised PCO-COL (versus PCO-IND) for individual consumers on the basis of the national scores of Hofstede's (1980, 2001) cultural dimensions. Lam (2007) operationalised PCO-IND (versus PCO-COL) adapted from Dorfman and Howell (1988), who operationalised PCO-COL (versus PCO-IND) for individual consumers on the basis of the national scores of Hofstede's (1966) cultural dimensions. However, Hofstede's national-level cultural dimensions are conceptually and empirically different from personal cultural orientation as conceptualised and measured by others since all members of a nation may not share similar individual-level cultural characteristics (Bond 2002; Hofstede 1991: 253; Oyserman et al. 2002; Sharma 2010). Hence, there are doubts about the validity of applying national scores of Hofstede's cultural dimensions as operations of personal cultural orientations (Sharma 2010). This might be the reason for the mixed results. Hence, the empirical evidence for supporting the effect of PCO-IND and PCO-COL on brand loyalty is lacking.

It is worth noting that this study examines the role of the cultural orientation of individualism and collectivism at the individual level (i.e., PCO-IND and PCO-COL), instead of the cultural dimensions of individualism and collectivism at the national level. Notwithstanding that culture has been well-received in marketing and international business research, the primary focus of culture-related marketing research today is conducted on cultural issues using a nation as a unit of analysis in examining the role of culture in consumer behaviour (Agarwal et al. 2010; Brewer and Venaik 2012; Tung 2007). However, there are doubts about the validity of using national scores in examining consumers' individual (purchase) behaviour and attitude (Agarwal et al. 2010; Brewer and Venaik 2012, 2014; King et al. 2004; Tung 1996, 2007).

Research has also raised concerns about treating a nation as having one common culture and ignoring cultural diversity within a nation (Schwartz and Bilsky 1990). Additionally, national character may not exist, as cultural researchers admitted. For example, the United States is traditionally presented as a vertical individualist nation (Singelis et al. 1995; Triandis and Gelfand 1998), while China is portrayed as a horizontal collectivist nation (Singelis et al. 1995; Triandis and Gelfand 1998). However, Sivadas et al. (2008) found the United States to be a horizontal individualist nation and China a vertical individualist nation. These results do not map onto the cross-cultural pattern of differences suggested by Singelis et al. (1995) and/or Triandis and Gelfand (1998). Homogeneous individuals should be identified by their individual characteristics in terms of cultural orientations instead of their membership to a nation (Smith et al. 2013; Yoo 2009). This study, therefore, addresses the seemingly overlooked research issue of effects of culture at the individual level.

This thesis conforms to prior research that calls for focusing on cross-cultural consumer behaviours at the individual level (Lenartowicz and Roth 1999;

Matsumoto and Yoo 2006; Patterson et al. 2006; Yoo 2009), which are recognised as more appropriate predictors of individual attitude and behaviour (Lenartowicz and Roth 1999; Matsumoto and Yoo 2006; Thompson et al. 2014; Patterson et al. 2006; Yoo 2009). This is based on that fact that personal cultural orientation guides the behaviour of an individual and captures the relative importance an individual gives to personal interests and shared pursuits in everyday life (Thompson et al. 2014; Yoo 2009; Yoo and Donthu 2005).

On the basis of the above-mentioned discussion and the research gaps that have yet to be clarified, this study undertakes a theoretical study that attempts to investigate a cross-cultural validity model for brand loyalty by integrating extant theories in the context of personal cultural orientation (i.e., personal cultural orientation of individualism and collectivism), self-congruity (i.e. actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty, and behavioural brand loyalty.

1.3 Research Objectives

This thesis undertakes a theoretical study that attempts to investigate a generalisable cross-cultural model for brand loyalty by integrating extant theories in the context of personal cultural orientation (i.e., personal cultural orientation of individualism and collectivism), self-congruity (i.e. actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. The eight specific objectives are as follows:

Objective One: To identify a generalisable cross-cultural path to consumer brand loyalty.

Objective Two: To offer empirical evidence to determine whether attitudinal brand loyalty has a positive effect on behavioural brand loyalty.

Objective Three: To offer empirical evidence to determine whether customer satisfaction has a positive effect on attitudinal brand loyalty and behavioural brand loyalty.

Objective Four: To offer empirical evidence to determine which of the self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity) have a positive effect on customer satisfaction.

Objective Five: To offer empirical evidence to determine which of the self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity) have a positive effect on which of the brand loyalty types (attitudinal brand loyalty and behavioural brand loyalty).

Objective Six: To offer empirical evidence that specifies whether the personal cultural orientation of individualism has a positive effect on actual self-congruity and ideal self-congruity;

Objective Seven: To offer empirical evidence that specifies whether the personal cultural orientation of collectivism has a positive effect on social self-congruity and ideal social self-congruity;

Objective Eight: To offer empirical evidence to determine which of the personal cultural orientation types (personal cultural orientation of individualism and personal cultural orientation of collectivism) has a positive

effect on which of the brand loyalty types (attitudinal brand loyalty and behavioural brand loyalty).

1.4 Research Questions

Research Question One: Does the effect of personal cultural orientation on behavioural brand loyalty through self-congruity, customer satisfaction and attitudinal brand loyalty have cross-cultural validity?

Research Question Two: Is there a positive relationship between attitudinal brand loyalty and behavioural brand loyalty?

Research Question Three: Are there positive relationships between customer satisfaction and (a) attitudinal brand loyalty and (b) behavioural brand loyalty?

Research Question Four: Which of the self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity) have a positive effect on customer satisfaction?

Research Question Five: Which of the self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity) have a positive impact on attitudinal brand loyalty or behavioural brand loyalty?

Research Question Six: Are there positive relationships between the personal cultural orientation of individualism and (a) actual self-congruity and (b) ideal self-congruity?

Research Question Seven: Are there positive relationships between the personal cultural orientation of individualism and (a) social self-congruity and (b) ideal social self-congruity?

Research Question Eight: Which of the personal cultural orientation types (personal cultural orientation of individualism and personal cultural orientation of collectivism) have a positive impact on attitudinal brand loyalty or behavioural brand loyalty?

1.5 Research Methodology

This thesis undertakes international theoretical research to investigate the cross-cultural generalisability of the conceptual framework (Reynolds et al. 2003). This is in response to the call for attention to theoretical bases for international research (Craig and Douglas 2011; Douglas and Craig 2006). The principal assumption is that theoretical relationships between constructs (i.e. hypotheses are related to those theoretical connections) are equivalent across cultures (Craig and Douglas 2000, 2011; Limon et al. 2009; Reynolds et al. 2003). For consistency with this approach, the countries under investigation in this study — the United States (Banks 2008; Fearon 2003; Venaik and Midgley 2015), China (Stening and Zhang 2007; Tsui 2005; Venaik and Midgley 2015), and Singapore (Lai 2010; Ortega 2015), are recognised as culturally diverse countries. The three countries under investigation in this study were chosen to provide sufficient variability in terms of individual-level characteristics that are used to explain individual behaviours that exist across a group of countries as prior research suggested (e.g., Chelminski and Coulter 2007; Limon et al. 2009; Yoo 2009).

On a scientific philosophical spectrum, this present research aims at the objectivistic end; it recognises the existence of an independent reality beyond the observer and realises that reality can never be known perfectly. A quantitative approach is applied in this study to analyse the data collected

through web-based questionnaires by an online panel company (i.e. AIP Corporation).

From a methodological viewpoint, in order to establish the cross-national validity of the proposed conceptual framework, this study used a matched sample who met the following requirements: (1) possess the pertinent nationality and have always lived in China, Singapore or the United States; (2) reported that they were born between 1977 and 1994 (known as Generation Y); and (3) reported a total annual personal income of SGD 48,000 to 84,000 in Singapore, \$US 39,000 to 118,000 in the United States or RMB 10,000 to 60,000 in mainland China. Matched samples were desired in this study because matching facilitates cross-national sampling comparability and aims to remove the influence of the matching criteria on the study's findings. This, in turn, facilitates the assessment of the generalisability of the proposed conceptual model across countries. This follows previous research recommendations (e.g. van de Vijver and Leung 1997; Reynolds et al. 2003; Yoo 2009) that assessing samples from different nations should be a priority for theoretical international research to ensure cross-national validity.

It is worth noting that Generation Y individuals were used as matched samples. Generation Y individuals were selected based on the findings from prior research on Generation Y consumers; that is to say they are global in their identities and are at the forefront of globalisation (Kjeldgaard and Askegaard 2006; Strizhakova et al. 2012; Ye et al. 2012). Generation Y consumers have been shown to display similar attitudes, behaviour and purchasing habits across cultures (Durvasula and Lysonski 2008; Kjeldgaard and Askegaard 2006; Kumar and Lim 2008; Strizhakova et al. 2012; Zhang 2010). Generation Y consumers provide evidence of a homogenised group of consumers in marketing and consumer behaviour research (Askegaard 2006; Durvasula and Lysonski 2008; Kjeldgaard and Askegaard 2006; Kumar and Lim 2008; Strizhakova et al. 2012; Zhang 2010). Consequently,

Generation Y consumers were assessed in this research, as the purpose was to obtain a matched sample.

This study's data was collected from an online panel through the AIP Corporation. Participants in this study were emailed a short description of the questionnaire by AIP Corporation, and those interested in participating proceeded to the actual web-based questionnaire hosted externally through a hyperlink. Additionally, the participants were given a small monetary incentive for participating as in prior research (De Gregorio and Sung 2010; Deutskens et al. 2006). In order to ensure the cross-national comparability of a stimulus in terms of the brands and relevance to respondents (who met the abovementioned matched sample requirements), a preliminary study was conducted with 120 participants (40 participants in each of the three countries). Specifically, the preliminary test was conducted to ensure that the selected stimulus for American, Chinese and Singaporean participants had a similar familiarity and usage of the selected stimulus. This is in line with previous research suggestions for conducting a cross-cultural study (e.g. Broyles 2009; Ross et al. 2008). Participants who took part in the preliminary study were recruited for the stimulus selection, so they did not participate in the following steps of the pilot study or the main study. On the basis of the results of the preliminary study, a product category of computing devices (a product category comprising smartphones, tablets, laptop computers and desktop computers etc. that offer computer operating system features) is selected in this study as a stimulus for consumers' brand purchasing experience in relation to brand loyalty.

Subsequently, after the preliminary study, the main questionnaire was developed and a pilot study was conducted. The pilot study was conducted on 120 participants (40 participants in each of the three countries). The pilot study was conducted to ensure that all the constructs in this thesis (i.e. personal cultural orientation of individualism, personal cultural orientation of collectivism, actual self-congruity, ideal self-congruity, social self-congruity,

ideal social self-congruity, customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty), taken from existing literature, have reliability and validity. The reliability of all the constructs measured in the pilot study was tested using the Statistical Package for the Social Sciences (SPSS, version 20.0).

Following the pilot study, the main study data was collected. Out of a total of 600 questionnaires (200 American, 200 Chinese and 200 Singaporean with an equivalent number of male and female participants), 541 questionnaires (of 178 American, 183 Chinese and 180 Singaporean participants representing a roughly equivalent number of male and female participants) were selected for the analysis.

The scales used in this thesis have all been developed and validated in their original studies. An initial evaluation of the final questionnaire was performed to ensure data accuracy before assessing the proposed research model. SPSS version 20.0 was employed for this purpose. Following this, in order to test the validity of measures used in this thesis, the confirmatory factor analysis was conducted (Byrne 2010). The confirmatory factor analysis was preferred (over the exploratory factor analysis) to test data since this thesis used established measurement scales (Hurley et al. 1997; Kelloway 1995) and there is already some prior knowledge of the structure of the latent variables as suggested in prior research (e.g. Kline 2011). The cross-national measurement equivalence assessment and common method variance (CMV) analysis were also tested. Subsequently, structural equation modelling was used to estimate parameters and hypotheses testing was carried out. Analysis of Moment Structures (AMOS, version 20.0) was used for conducting the cross-national measurement equivalence assessment, common method variance (CMV) analysis, the confirmatory factory analysis, the measurement model analysis and the full structural equation modelling (SEM).

1.6 Expected Contributions to the Current Knowledge

This research contributes to the theoretical and practical knowledge of personal cultural orientation. The expected theoretical contributions and managerial implications are explained in detail below.

1.6.1. Expected Theoretical Contributions

The expected theoretical contribution of this study is to identify a generalisable cross-cultural model for brand loyalty by integrating extant theories in the context of personal cultural orientation (i.e. personal cultural orientation of individualism and personal cultural orientation of collectivism), self-congruity (i.e. actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. To the best of the author's knowledge, there has been no research to date that provides a generalisable cross-cultural model relating to consumer brand loyalty, tracing from consumers' behavioural brand loyalty to their personal cultural orientation through self-congruity, customer satisfaction and attitudinal brand loyalty.

Notwithstanding the growing globalised consumer market that is driven by changes in mass transportation and communication (e.g. social media and instant messaging services), cross-cultural marketing research overlooks the cultural generalisability (Douglas and Craig 1997, 2006, 2011; Limon et al. 2009; Venaik and Brewer 2015). Most brand loyalty research focuses on considering how cross-national or cross-cultural differences affect consumers (Doran 2002; Malhotra et al. 2005), but has neglected the possibility of any cross-cultural generation of brand loyalty (Yoo 2009). This research therefore, in response to prior researchers' suggestions, is expected to contribute to understanding the cross-cultural generalisability of the effects of satisfaction on loyalty (Brakus et al. 2009; Chiou and Droge 2006; Gupta and Zeithaml 2006; Kumar et al. 2013; Shankar et al. 2003), the effects of the personal cultural orientation of collectivism on brand loyalty (Yoo 2009) and the effects of self-congruity on loyalty (He and Mukherjee

2007; Quester et al. 2000; Parker 2009; Sung and Choi 2010). Having heard these calls for research, this research expects to contribute significantly to understanding the consumers' brand loyalty formation process in cross-cultural contexts.

This research is also expected to contribute to the existing personal cultural orientation literature. Notwithstanding the growing attention of exploring the effects of individualism and collectivism at the individual level (which is called personal cultural orientation of individualism and collectivism in this study) on a variety of consumer behaviours, a majority of them treat the personal cultural orientation of individualism (PCO-IND) and the personal cultural orientation of collectivism (PCO-COL) as two extremes of a single continuum (i.e., PCO-IND versus PCO-COL). For example, although Yoo (2009) examined the relationship between PCO-COL and attitudinal brand loyalty, and Lam (2007) examined the relationship between PCO-COL and brand loyalty (integrating both attitudinal and behavioural aspects of brand loyalty), both researchers followed the conceptualisation and measurement of Hofstede (1966, 1980, 2001) at the national-level cultural dimension of treating PCO-IND and PCO-COL as two extremes of a single continuum (i.e., PCO-IND versus PCO-COL). However, according to McCarty and Shrum (2001), when individualism and collectivism are considered at the individual-cultural level, PCO-IND and PCO-COL represent two distinct constructs. Hence, this study expects to contribute to the literature on personal cultural orientation by treating PCO-IND and PCO-COL as two constructs to explore whether they associate positively with two brand loyalty types (attitudinal brand loyalty and behavioural brand loyalty). This study expects to shed light on individual-level cultural characteristics (i.e., personal cultural orientation) that guide individual behaviours and reflect people's personal interests and the relative importance of their everyday pursuits to consumer brand loyalty. To the best of the author's knowledge, this study is the first to study the effects of both PCO-IND and PCO-COL upon ABL and BBL.

This thesis is also expected to contribute to the literature on self-congruity by providing a deeper understanding of how four independent self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity) influence consumers' post-purchase phenomena (i.e. customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty), and how divergent self-congruity types are influenced by consumers' personal cultural orientation. This research, therefore, contributes significantly to gaining an understanding of the antecedents and consequences of self-congruity.

1.6.2. Expected Managerial Implications

For practitioners, in the dynamic and globalised consumer market, the challenge lies in instituting effective marketing strategies to build, maintain, and increase their consumers' brand loyalty. To the author's knowledge that is based on past interview experiences with the chief marketing officers of multinational companies (MNCs) and the managers of MNCs in different industries, including international magazine publishers (i.e. Vogue Taiwan, Elle Taiwan, Vivi Taiwan and Mina Taiwan), automotive manufacturers in 2008 (e.g. Toyota Motor Corporation) and technology companies in 2009 (e.g. Acer) etc. Practitioners believe that loyalty formation does not seem to be generalisable in today's globalised business markets. This research attempts to help those practitioners by identifying a cross-cultural generalisability path to consumer brand loyalty by identifying the pivotal roles of determinants in the process of brand loyalty development.

Once practitioners have knowledge of which determinants play a focal role in brand loyalty development, companies can invest in them to build, maintain, and increase their consumers' brand loyalty. For instance, this thesis provides practitioners with an insight into understanding how consumers' satisfaction, attitudinal brand loyalty and behavioural brand loyalty are driven by divergent self-congruity types (i.e. actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity). When

developing global marketing strategies, practitioners should consider incorporating those insights to establish their brand strength and achieve success in brand management in the international market.

1.7 Definitions of Key Terms

Actual self-concept: How individuals see themselves (Sirgy et al. 2000).

Attitudinal brand loyalty: A psychological predisposition consisting of attitudinal preference and commitment in terms of some unique value associated with the brand (Bennett and Rundle-Thiele 2002; Chaudhuri and Holbrook 2001; Jacoby and Kyner 1973; Liu-Thompkins and Tam 2013).

Behavioural brand loyalty: Repeated purchasing of the brand (Broyles 2009; Chaudhuri and Holbrook 2001; Odin et al. 2001; Russell-Bennett et al. 2007).

Brand loyalty: “A deeply held commitment to consistently rebuy or patronise a preferred product or service in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts with the potential to cause switching behaviour” (Oliver 1997:392).

Culture: Shared meanings found within a given social system (Smith et al. 2013:50).

Cultural orientation: A culturally relevant individual-level attribute that can be found across nations or cultures (Smith et al. 2013).

Customer satisfaction: A cumulative evaluation of a brand regarding how well it meets the customer’s needs and expectations (Ha et al. 2011).

Ideal self-concept: How individuals would like to view themselves (Sirgy et al. 2000).

Ideal social self-concept: How individuals would like others to view them (Sirgy et al. 2000).

Personal cultural orientation of collectivism: “A personal cultural orientations associated with acting as a part of one or more in-groups, a strong group identity, a sense of belongingness, reliance on others, giving importance to group-goals over own individual goals, and collective achievement” (Sharma 2010:790).

Personal cultural orientation of individualism: “A personal cultural orientations associated with acting independently, a strong self-concept, a sense of freedom, autonomy, and personal achievement” (Sharma 2010:790).

Self-concept: “The cognitive representations of one’s own self, that is, the ideas or images that one has about oneself and how and why one behaves (a certain way)” (Matsumoto and Juang 2013:331).

Self-congruity: The match between consumers’ self-concept and the perceived image of the users (Liu et al. 2012; Sirgy et al. 1997).

Social self-concept: how individuals believe others view them (Sirgy et al. 2000).

1.8 Structure of the Thesis

This thesis comprises eight chapters (Figure 1.2). Each chapter includes an introduction, a brief description of the chapter's content, and a summary of the main points. These seven chapters are as follows:

Chapter 1: Introduction and Overview of the Study

This chapter has provided an overview of the research background and briefly outlined the conceptual foundation of this thesis. It outlined the research objectives, the proposed methodology and the expected contributions of the thesis.

Chapter 2: Literature Review

This chapter provides a comprehensive review of all constructs used in this research. The chapter begins by presenting a generic overview of the conceptualisation of brand loyalty and then presents its importance in the field of marketing and consumer behaviour. Chapter 2 then goes on to offer a literature review on the various possible antecedents of brand loyalty, regarding two personal cultural orientation types, four independent self-congruity types, and customer satisfaction.

Chapter 3: Model Conceptualisation

This chapter proposes the conceptual framework. This includes the 23 research hypotheses that are to be empirically tested.

Chapter 4: Methodology

This chapter outlines the methodology employed in terms of the procedure applied to collect and analyse the data. The chapter also considers research

philosophy, cross-cultural equivalence, sample selection, data collection, questionnaire development, data analysis and ethical dimensions.

Chapter 5: Results Preliminary Study and Pilot Study

This chapter outlines the steps taken and results of the data analysis of the preliminary study that focus on selecting the stimuli for the main study questionnaire. Moreover, it provides the results of the pilot study of the main study questionnaire.

Chapter 6: Data Analysis

This chapter provides various research findings that are obtained from the data collected with respect to the 23 hypotheses.

Chapter 7: Discussion

This chapter illustrates and discusses the research findings of this thesis, relating the research findings to the literature within the field.

Chapter 8: Conclusion

The chapter presents the conclusions that can be drawn from the results and details the theoretical contribution and managerial implication that come out of the research. Following this, limitations in the present research are also detailed in this chapter, as is direction for future research.

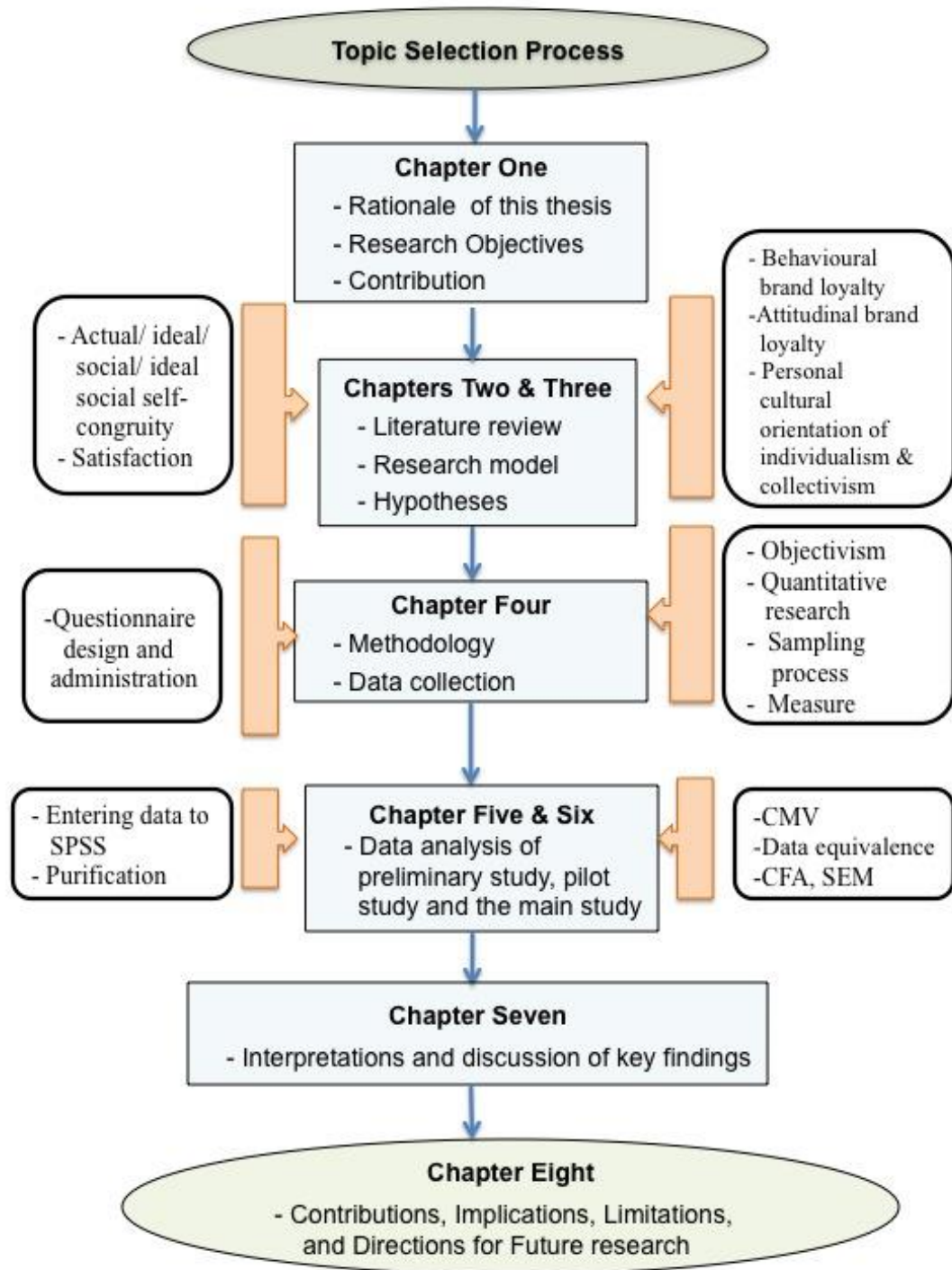


Figure 1.1 Research Process

Chapter Two: Literature Review

2.1 Introduction

This chapter provides a literature review on all the constructs used in this research. In all, this chapter consists of six sections. This section (Section 2.1) provides an outline of the chapter. Section 2.2 provides a literature review on brand loyalty in general, in relation to behavioural brand loyalty and attitudinal brand loyalty in particular. Section 2.3 offers a comprehensive review of the literature on the concepts of personal cultural orientation, including culture in general, and personal cultural orientation of individualism and collectivism in particular. In this section, the literature review on culture, the etic and emic view of culture, personal cultural orientation, personal cultural orientation of individualism and personal cultural orientation of collectivism are discussed. Section 2.4 provides a literature review on self-congruity. Sections 2.5 provides a literature review on customer satisfaction. Lastly, a summary of the chapter is presented in Section 2.6.

2.2 Brand Loyalty

The importance of brand loyalty among academics and practitioners is widely acknowledged (Chaudhuri and Holbrook 2001; Harris and Goode 2004; He et al. 2012; Keller 2013; Oliver 1999). Notwithstanding, Fournier (1998:367) argued that *brand relationship quality* “offers conceptual richness over extant loyalty notions” (as it includes the six facets of love, self-connection, commitment, interdependence, intimacy and brand partner quality) and proposed a suggestion of *brand relationship quality* (developed to evaluate the strength and quality of a consumer-brand relationship) that represents an alternative to the concept of brand loyalty. *Brand relationship quality*, however, applies only to the affective connection consumers might have toward a brand (Albert and Merunka 2013; Leung et al. 2014). Despite the

fact that such affective connections may contribute to an apparent partnership between the consumer and brand (Fournier 1998), they cannot fully explain how and why loyalty develops and is modified. Sometimes a consumer might maintain love (strong affective ties) (Leung et al. 2014) or commitment (a strong willingness to maintain the relationship) (Morgan and Hunt 1994) toward a brand, yet not purchase products from that brand, perhaps because they are too expensive to use on a regular basis. Therefore, though such affective and emotional connections may be important (Albert and Merunka 2013; Fournier 1998; Leung et al. 2014), they cannot replace the concept of brand loyalty. This is in line with Dawes et al. (2015) who conducted a longitudinal analysis of brand loyalty in the UK and the US over periods ranging from 6 to 13 years with 26 categories, and pointed out that the concept of brand loyalty is critically important for researchers and marketers and that it should not be disregarded.

A review of the literature on brand loyalty reveals that a widely-used definition (e.g. Homburg et al. 2009; Lam et al. 2010; Yi and Jeon 2003) is adopted in this thesis and states that loyalty is “a deeply held commitment to rebuy or patronise a preferred product/service consistently in the future, thereby causing repetitive same-brand or same-brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour” (Oliver 1997: 392). The term ‘brand’ is used in a broad sense to indicate both product and service brands (Oliver 1997). Oliver’s definition (1997) arguably considers behavioural brand loyalty as a later stage of the loyalty process than attitudinal brand loyalty. Attitudinal brand loyalty firstly translates into a strong intention to purchase from a particular brand and eventually repeat the purchase behaviour (Liu-Thompkins and Tam 2013). From a review of the literature, it becomes evident that the concept of brand loyalty has been approached from behavioural and attitudinal viewpoints (Chiou and Droge 2006; Farr and Hollis 1997; Ha et al. 2009; Neal and Strauss 2008; Russell-Bennett et al. 2007; Sloot and Verhoef 2008; Yang et al. 2005). Given that different brand loyalty researchers provide different conceptualisations of brand loyalty, this

section starts by discussing the concept of brand loyalty from both behavioural and attitudinal points of view. Subsequently, the theory of reasoned action is discussed.

It is worth noting that some researchers (e.g. Ehrenberg 2000; McPhee 1963; Yang et al. 2005) posit that large brands attract more loyalty than small brands. This thesis argues that such claims should be acknowledged but this should not be a concern for this study because the purpose of the thesis is to determine a cross-cultural generalisability path to consumer brand loyalty instead of the extent of that loyalty. Even though large brands attract more loyalty than small brands, this fact should not jeopardise the findings of this thesis.

2.2.1 Conceptualisation of Behavioural Brand Loyalty

Behavioural brand loyalty is repeated purchasing of a brand (Broyles 2009; Chaudhuri and Holbrook 2001; Odin et al. 2001; Russell-Bennett et al. 2007). Behavioural brand loyalty is revealed through patterns of continued patronage (Chaudhuri and Holbrook 2001; Chiou and Droge 2006; Ehrenberg 1988; Evanschitzky et al. 2006; Fader and Schmittlein 1993; Farley 1964; Farr and Hollis 1997; Ha et al. 2011; Russell-Bennett et al. 2007) and actual spending behaviour (Broyles 2009; Ehrenberg 1988; Evanschitzky et al. 2006; Morrison 1966; Sharp and Sharp 1997; Sheth 1968; Tucker 1964; Wansink 2003; Yang et al. 2005).

Approaching brand loyalty in terms of behaviour assumes that the repeat purchase process reinforces a consumer's relationship with a particular brand (Chaudhuri and Holbrook 2001; Odin et al. 2001). From a behavioural point of view, loyalty is represented by an individual who repurchases a particular brand and who is directly considered to be loyal to the brand (Assael 1998; Tucker 1964). The behavioural aspect of loyalty puts a greater emphasis on the outcome instead of on the reasons or motivations of the

brand purchase behaviour (Jacoby and Kyner 1973; Yang et al. 2005). Hence, O'Mally (1998:49) argues that behavioural brand loyalty provides "a more realistic picture of how well the brand is doing vis-à-vis competitors, and the data generated facilitate calculation of customer life-time value, enhance prediction of probabilities, and assist in developing cost-effective promotions."

A review of literature shows that earlier brand loyalty put their primary focus on individuals' behavioural perspectives (e.g., Copeland 1923; Jacoby 1971). According to Jacoby (1971), loyalty is a behaviour. Similarly, Copeland (1923) considered loyalty as a behavioural perspective to propose that the higher the proportion allocated to a single brand, the higher the loyalty level of the individual would be. From a similar perspective, Ehrenberg and his colleagues (Ehrenberg 1988; 2000; Ehrenberg et al. 1990; 2004) have repeatedly developed the theory that simple parameters such as purchase frequency and penetration can accurately predict many aspects of an individual's behaviour, including behavioural brand loyalty. Dirichlet's model of an individual's purchasing behaviour was used in Ehrenberg and his colleagues' work, and has been applied to a variety of categories, market types and in different national contexts (Ehrenberg et al. 2004).

The primary focus of brand loyalty literature was directed towards a detailed purchase behaviour that was only interested in the what, where and how much elements instead of attempting to understand why brand loyalty develops (Cunningham 1961). Research that mainly focuses on individuals' repeat purchasing behaviour is recognised as the stochastic perspective (Odin et al. 2001; Pedrick and Zufryden 1991). According to the stochastic approach, loyalty is the behaviour of an individual who repurchases a particular brand and is directly regarded as being loyal to that particular brand (Fournier and Yao 1997; Odin et al. 2001; Pedrick and Zufryden 1991; Salegna and Goodwin 2005).

However, many remain critical of using this behaviour of brand loyalty alone for the following reasons. The behavioural aspect of brand loyalty is solely based on an individual's overt behaviour, a stochastic perspective with the inability to grasp such a complex phenomenon as brand loyalty and being unable to provide knowledge of the actual cause of loyalty (Dick and Basu 1994; Fournier and Yao 1997; Jacoby and Kyner 1973; Odin et al. 2001). For example, prolonged repurchase behaviour could be influenced by convenience, therefore invalidating the understanding of the underlying factors, such as the commitment aspect and the relational aspects to the brands, which may only indicate acceptance of the brand (Assael 1998; Datta 2003; Day 1969; Jacoby and Chestnut 1978). This is due to the fact that the plethora of uni-dimensional perspectives based on behavioural patterns fail to emphasise situational factors, such as the offer of a long series of deals or a convenient display position. The chosen product or package may have more appeal, or even if no alternative option is available, these are factors that might impact the individual's purchase decision (Dick and Basu 1994). Additionally, the criteria applied to distinguish between non-loyal and loyal individuals under the stochastic perspective are arbitrary. For example, Brown (1952) used five purchases of the same brand in a row as the criteria to define brand loyalty, whereas Lawrence (1969) used four purchases in a row, but Tucker (1964) used three purchases in a row.

Consequently, behavioural brand loyalty has questioned the adequacy of using it alone to assess the concept of brand loyalty.

2.2.2 Conceptualisation of Attitudinal Brand Loyalty

Attitudinal brand loyalty is a psychological predisposition consisting of attitudinal preference and commitment in terms of some unique value associated with a brand (Bennett and Rundle-Thiele 2002; Broyles 2009; Chaudhuri and Holbrook 2001; Jacoby and Kyner 1973; Liu-Thompkins and Tam 2013). Attitudinal brand loyalty is revealed through preferential/

favourable attitudes (Ahluwalia, et al. 2000; Baldinger and Robinson 1996; Brexendorf et al. 2010; Broyles 2009; Farr and Hollis 1997; Lim and Razzaque 1997; Sloat and Verhoef 2008; Yang et al. 2005) and one's psychological commitment towards a specific brand (Bloemer and Kasper 1995; Brexendorf et al. 2010; Chaudhuri and Holbrook 2001; Chiou and Droge 2006; Yoo 2009).

It is worth noting that although commitment has a significant role in cultivating an attitudinal aspect of loyalty (Bennett et al. 2002; Evanschitzky et al. 2006; Li and Petrick 2010), there is a body of research that has clearly distinguished between both concepts (e.g. Aurier and N'Goala 2010; Pritchard et al. 1999). Commitment demonstrates an individual's self-evaluation of the consumption context and the active decision to engage in a long-term relationship with a particular brand (Evenschitzky et al. 2006). Commitment is distinct from loyalty because commitment refers more to the economic, emotional and/or psychological attachment that individuals may have towards a particular brand (Fullerton 2003, 2005; Kumar and Advani 2005; Thomson et al. 2005). Hence, the commitment can be seen as a precursor to loyalty since attachment is the fundamental appraisal mechanism by which the individual determines why they have a loyal relationship with a particular brand (Evenschitzky et al. 2006; Mattila 2001; Punniyamoorthy and Prasanna 2007).

From an attitudinal aspect of brand loyalty, repeat purchases do not just occur but they are the direct result of something within the individual's behaviour (Jacoby and Chestnut 1978; Keller 2013). Despite the fact that attitudinal brand loyalty puts a greater emphasis on the psychological explanations of the causes of brand loyalty (Odin et al. 2001; Yang et al. 2005), solely focusing on an attitudinal approach would result in limitations in measuring spurious attitudes. Attitudinal aspect of loyalty only stresses the importance of cognitive processes but does not take into account the

behavioural dimensions (Assael 1995; Day 1969; Dick and Basu 1994; Jacoby and Kyner 1973; Kim et al. 2008; Oliver 1999).

Attitudinal brand loyalty alone is unable to assess all person-specific features, and it might lead to problems because customers' attitudes do not correspond to all purchasing acts, which results in the possibility that attitudinal brand loyalty lacks construct validity (Brexendorf et al. 2010; Odin et al. 2001). For example, a customer may hold a favourable attitude towards a brand's product or service, but does not make any purchase since the situation is influenced by deals and availability, or the individual simply feels the brand is too expensive to buy. Additionally, research (Blackwell et al. 1999; Fazio and Zanna 1981) posits that holding a strong, favourable attitude may only provide a weak prediction of whether or not the brand would be purchased on the next buying occasion since any number of factors may combine together to co-determine which brand is deemed to be desirable.

Consequently, attitudinal brand loyalty has questioned the adequacy of using it alone to assess the concept of brand loyalty.

2.2.3 Theory for Reasoned Action

Given that both behavioural and attitudinal aspects of loyalty have cast doubt on the adequacy of using them alone to assess the concept of brand loyalty, prior researchers (Day 1969; Jacoby 1971; Jacoby and Kyner 1973; Homburg et al. 2009; Liu et al. 2012; Oliver 1999; Sloot and Verhoef 2008; Srinivasan et al. 2002; Yi and Jeon 2003) have proposed integrating the two approaches to assess the concept of brand loyalty. However, instead of taking a composite approach to examining brand loyalty as the integration of both behavioural and attitudinal aspects, the present study treats brand loyalty as two types: attitudinal brand loyalty (ABL) and behavioural brand loyalty (BBL).

The rationale for focusing on two brand loyalty types (i.e. ABL and BBL) is that although attitudinal loyalty and behavioural loyalty can be treated as sub-dimensions of loyalty (Day 1969; Dick and Basu 1994; Srinivasan et al. 2002), a review of the literature shows that attitudinal loyalty and behavioural loyalty have been found to exist in a cause-and-effect relationship (Bennett and Thiele 2002; Liu-Thompkins and Tam 2013; Oliver 1999). The behavioural aspect of loyalty is regarded as a later stage of the loyalty process (Bennett and Thiele 2002; Chiou and Droge 2006; Evanschitzky et al. 2006; Iwasaki and Havitz 2004). This can be traced back to the term 'attitude' which was originally applied in social psychology to predict an individual's subsequent behaviour (Fishbein and Ajzen 1975). In other words, ABL drives repeat purchases on the basis of favourable evaluation, representing a positive attitude, and the stronger it is, the greater the likelihood of a repeat purchase (Liu-Thompkins and Tam 2013). Addressing this possibility, the present study focuses on the contribution of ABL and BBL that maximise the predictive power of the construct, as numerous studies have suggested (e.g., Broyles 2009; Chaudhuri and Holbrook 2001; Papassapa and Miller 2007).

Furthermore, a review of the pertinent literature reveals that notwithstanding the existence of two brand loyalty types (ABL and BBL), the primary focus of brand loyalty-related marketing research today is only on testing the effect of ABL on brand loyalty research. For example, Chiou and Droge (2006) and Ha et al. (2009) explored the effects of satisfaction on ABL. Similarly, Yoo (2009) investigated the effects of personal cultural orientations of collectivism on ABL. To date, it seems that brand loyalty research is dominated by ABL and overlooks the role that BBL plays in the process of building and maintaining consumer brand loyalty (Dawes et al. 2015). This thesis therefore addresses two brand loyalty types (ABL and BBL) to bridge the gap. In other words, this thesis extends previous investigations of brand loyalty by providing evidence on whether those findings from ABL lead to subsequent repeated purchasing behaviours (i.e. BBL).

The following sections detail the conceptual foundations of personal cultural orientation, self-congruity and customer satisfaction, as well as why these constructs are expected to influence ABL and BBL.

2.3 Personal Cultural Orientation

Personal cultural orientation is a culturally relevant individual-level attribute such as personal cultural values (also called individual values), self-construal or beliefs (Sharma 2010; Smith et al. 2013) that can be found across nations or cultures (Yoo and Donthu 2005; Yoo 2009). Personal cultural orientation reflects “the psychological dynamics of conflict and compatibility that individuals experience in the course of pursuing their different values in everyday life” (Schwartz 1994:92).

Before discussing personal cultural orientation in detail, this section explains the conceptualisation of culture and offers a review of the emic-etic paradigm. It is worth noting that although there is a great deal of knowledge that explains and defines culture from different perspectives (Matsumoto and Juang, 2013; Ralston et al. 2008; Smith et al. 2013; Taras et al. 2009) this study will not discuss cultural theory in detail as it is beyond the scope of this thesis. However, this study must be governed by the concepts of culture that have been identified by researchers in the research fields of anthropology, cross-cultural research and social psychology which allow us to have a working definition of culture essential for understanding this study’s research aims and questions

2.3.1 Conceptualisations of Culture

Notwithstanding, there is still a lack of agreement with respect to how culture is defined (Matsumoto and Juang 2013; Ralston et al. 2008; Smith et al. 2013; Taras et al. 2009). The main focus on cognitive components (e.g. beliefs, values and assumptions) as the essence of culture pervades the

marketing and cross-cultural research fields (Schein 2010; Schwartz and Ros 1995) and enables common features to be extracted from the widely cited definitions that follow. A review of cross-cultural research shows that the most widely known and cited work on the definition of culture is by the social psychologist Geert Hofstede (Taras et al. 2009). According to Hofstede (2001:9), culture should be defined as “the collective programming of the mind that distinguishes the members of one group or category of people from another.” This definition encompasses the understanding of numerous previous researchers that culture can be defined collectively - that is, it is shared. For example, Berry et al. (1992) conceptualised culture as the shared way of life of a group of individuals. Similarly, House et al. (2004) defined culture as shared values, beliefs, motives, identities and interpretations of important events that stem from collective experiences and are transmitted across generations.

The definition proposed by Hofstede (2001) is based on the earlier works of anthropologists Kroeber and Kluckhohn (1952) and Geertz (1973). According to Kroeber and Kluckhohn (1952), culture refers to patterns of behaviour that are acquired and transmitted by symbols, thereby constituting the different achievements of human groups, including their embodiments in artefacts. Similarly, Geertz (1973:89) defined culture as a “historically transmitted pattern of meanings embodied in symbols, a system of inherited conceptions expressed in symbolic forms by means of which men communicate, perpetuate, and develop their knowledge about and their attitudes toward life”. Geertz (1973) suggests that culture refers to the way of life of individuals in a group or society who share socially learned beliefs, values and behaviours.

These definitions imply that the essence of ‘culture’ lies in the shared ways (or shared patterns of living) in which individuals are provided with guidance (which are transmitted from one generation to the next) for appropriate responses on what to do, what to feel and how to think that are found within

a given social system (Hofstede and Hofstede 2005; Matsumoto and Juang 2013; Smith et al. 2013). As McCracken (1986) put it, “culture determines how people interpret phenomena, provides the ‘blueprint’ of human activity, determines the coordinates of social action and productive activity, and specifies the behaviours and objects that issue from both” (McCracken 1986: 72). This perspective on culture encompasses the view that everything that is not part of the natural world constitutes culture, including attitudes, beliefs, values and perceptions (Triandi 2004) and that “culture constitutes the world by supplying it with meaning” (McCracken 1986:72). Hence, culture represents an information system, shared by a group and transmitted across generations, that allows the group to meet the basic needs of survival and derive meaning from life within a given social system.

It is worth noting that the terms ‘society’, ‘cultural orientation’ and ‘personality’ are distinct from the term ‘culture’ (Matsumoto and Juang 2013). Society is ‘a system’ of interrelationships among individuals (Matsumoto and Juang 2013; Smith et al. 2013). A social system can be as small as a family or workplace, or as large as a community, nation and media (Smith et al. 2013). Social systems comprise the behaviour of multiple people within a culturally organised population, including their networks of social relationships and patterns of interaction (Rohner 1984; Smith et al. 2013). Social systems define the patterns of behaviour whose meaning is offered by their cultural context, as such social systems have cultures (Matsumoto and Juang 2013; Rohner 1984; Smith et al. 2013). Culture, however, does not have social systems (Matsumoto and Juang 2013; Smith et al. 2013). Culture refers to the meanings and information that are related to a social network to make social systems comprehensible, and thereby provide guidance for an appropriate response (Rohner 1984; Taras et al. 2009).

Cultural orientation is a culturally relevant individual-level attribute such as personal cultural values (also called individual values), self-construal or beliefs (Sharma 2010; Smith et al. 2013). Cultural orientation can be found

across nations or cultures (Yoo and Donthu 2005; Yoo 2009). Cultural orientation provides an individual with meaning and resources to seize and use (Matsumoto and Juang 2013; McCarty and Shrum 2001; Ralston et al. 2014; Smith et al. 2013) to meet the goals the individual wishes to pursue in their own life (McCarty and Shrum 2001; Ralston et al. 2014; Smith et al., 2013; Schwartz 1994; Shweder 1991). In other words, cultural orientation is an individual level phenomenon (Smith et al. 2013; Yoo 2009; Yoo and Donthu 2005). The function of cultural orientation is to allow an individual to interpret his/her socio-cultural environments in such a way as to adopt or reject them in everyday life (Schwartz 1994; Shweder 1991; Smith et al. 2013). As such, cultural orientation is a subjective element of culture (Matsumoto and Juang 2013).

The term 'personality' is distinct from the term 'culture' (Matsumoto and Juang 2013). Culture involves a meaning and information system that is shared (Geertz 1973; Rohner 1984; Smith et al. 2013), whereas personality is not shared (Matsumoto and Juang 2013). Personality is a concept that refers to aspects of an individual's traits that they take with them into different situations, contexts and interactions with others, and which contribute to distinguishing a person (Funder 2001; Mooradian and Swan 2006; Westjohn et al. 2012; McCrae and Costa 1996). Traits refer to a consistent pattern of behaviour, feelings and thoughts that an individual would usually display in relevant circumstances, so that they can be seen as characteristics or qualities distinguishing that person (Funder 2001). For instance, if we describe a person as 'outgoing', then we are referring to his or her tendency to engage in a pattern of outgoing behaviour. An outgoing person is likely to start conversations, be expressive and be comfortable when meeting strangers (Matsumoto and Juang 2013). A person who is 'shy' would not. Personality refers to the singular differences that exist among individuals (Funder 2001), which are not shared (Matsumoto and Juang 2013). Culture, however, is different. "The essence of 'culture' lies in the shared way in which individuals interpret what goes on around them" (Smith et al. 2013:23). Culture involves a meaning and information system that is shared among

individuals and transmitted across generations (Geertz 1973; Rohner 1984; Smith et al. 2013). Culture can be seen as the structure of our house that is the frame within which people reside, whereas personality refers to the unique constellation of traits of people within those frames (Matsumoto and Juang 2013).

From examinations of definitions proposed by researchers in various fields (e.g. anthropology, cross-cultural research and social psychology) as well as clarifying the conceptualisation of culture, society, cultural orientation and personality, it is possible to conclude (and adopt in this thesis) that culture is “the shared meanings found within a given social system” (Smith et al. 2013:50). This thesis adopts the definition of culture from Smith et al. (2013) because it encompasses the common view of numerous previous researchers’ perspectives on the conceptualisation of culture (e.g. Kroeber and Kluckhohn 1952; Hofstede 2001; Berry et al. 1992). This definition of culture is useful in addressing cross-cultural generalisations of loyalty formation in this thesis.

2.3.2 Etic and Emic View of Culture

A review of the literature reveals that when examining culture for international research purposes, two approaches (or schools of thought) can be employed – ‘emic’ and ‘etic’ (Craig and Douglas 2005; Headland et al. 1990; Malhotra et al. 1996; Morris et al. 1999). The emic view of culture alleges that thought and behavioural phenomena are unique to individual cultures. It is thus concerned with identifying and understanding complicated truths within single cases (Brislin 1976; Craig and Douglas 2005; Headland et al. 1990; Morris et al. 1999; Smith et al. 2013). The etic view of culture is concerned with identifying and assessing commonalities and making generalisations about single truths across cases (Brislin 1976; Craig and Douglas 2005; Morris et al. 1999). The etic approach is used by those who make a provisional assumption that the phenomena being examined are universal, and therefore they attempt to establish their validity everywhere

(Headland et al. 1990; Malhotra et al. 1996; Smith et al. 2013). Table 2.1 shows the comparison made by Morris et al. (1999: 783) between the emic and etic perspectives and their methods.

Table 2. 1 Assumptions of emic and etic perspectives and associated methods

	Emic/ Inside view	Etic/ Outside view
Definitions, assumptions and goals	Behaviour described as seen from the perspective of cultural insiders, in constructs drawn from their self-understanding.	Behaviour described from a vantage external to the culture, in constructs that apply equally well to other cultures.
	Describes the cultural system as a working whole.	Describes the ways in which cultural variables fit into general causal models of a particular behaviour.
Typical features of methods associated with this view	Observations recorded in a rich qualitative form that avoids imposition of the researcher's constructs.	Focus on external, measurable features that can be assessed by parallel procedures at different cultural sites.
	Long-standing, wide-ranging observation of one setting or a few settings.	Brief, narrow observation of more than one setting – often a large number of settings.
Examples of typical study types	Ethnographic fieldwork; participant observation along with interviews.	Multi-setting survey; cross-sectional comparison of responses to instruments measuring perceptions of justice and related variables.
	Content analysis of texts providing a window into indigenous thinking about justice.	Comparative experiment treating culture as a quasi-experimental manipulation to assess whether the impact of particular factors varies across culture.

Source: Morris et al., 1999: 783

Although the emic approach focuses on understanding individual cultures in their own terms (i.e., based on local meanings within a certain cultural group) (Berry 1989; Craig and Douglas 2005; Ryan et al. 1999), it does not fit with

the aim of this thesis. The present research falls within the etic view of culture that recognises that there are universal concepts that can be measured anywhere (Berry 1989; Craig and Douglas 2005). This thesis focuses on determining the cross-cultural generalisability of the process/path to consumer brand loyalty, which includes a range of tests of cross-cultural invariance. Hence, the current study draws upon the etic view of culture.

2.3.3 Conceptualisations of Personal Cultural Orientation

“Cultures all have ideas about what is valuable and desirable” - that is, difficult ideas that demand analysis and interpretation (Matsumoto and Juang 2013:22; Berry et al. 1992). Researchers who study culture have suggested that one way to understand culture is by using cultural orientation to test and meaningfully interpret it (Matsumoto and Juang 2013; Smith et al. 2013). As previously discussed in Section 2.3.1, cultural orientation is a term used to characterise culturally relevant individual-level attributes such as personal cultural values (also known as an individual values), self-construals or beliefs that can be found across nations or cultures (Matsumoto and Juang 2013; Sharma 2010; Smith et al. 2013; Yoo and Donthu 2005). This study uses personal cultural orientation and cultural orientation interchangeably in the rest of the paper in line with prior researchers (e.g. Yoo and Donthu 2005; Yoo 2009) in order to reduce confusion in terminology from a cultural dimension.

It is worth noting that the term ‘cultural dimension’ is distinct from the term ‘cultural orientation.’ *Cultural dimension* is an approach that researchers use to identify some dimensions of collective programming that could be used to characterise the ways in which *nations* differ from one another (Hofstede and Hofstede 2005; Schimmack et al. 2005). Cultural dimension (also known as value dimension) is a term used to characterise culturally relevant *national-level values* that are abstract ideas about collective social views such as what is desirable, good and right (Hofstede and Hofstede 2005; Matsumoto

and Juang 2013). From a review of the literature, a widely used cultural dimension to understanding culturally relevant *national-level values* comes from Geert Hofstede's (2001) five cultural dimensions – (a) Individualism versus Collectivism, (b) Power Distance, (c) Uncertainty Avoidance, (d) Masculinity versus Femininity, and (e) Long versus Short Term Orientation (Matsumoto and Juang 2013; Smith et al. 2013).

Additionally, some researchers (Shavitt et al. 2006; Singelis et al. 1995) further detailed a cultural dimension of individualism–collectivism at the national level into sub-dimensions of vertical/ horizontal individualism/ collectivism. Research (Shavitt et al. 2006; Singelis et al. 1995) indicates that the horizontal and vertical sub-dimensions form another cultural value paradigm linked with the cultural dimension of individualism–collectivism *at the national level* by treating the *nation* as a single case. Since these sub-dimensions of vertical/ horizontal individualism/ collectivism are based on group membership in a nation-state, this distinction poses a similar limitation to those studies that focus on individualism–collectivism at the national level through cultural changes. For example, the United States is traditionally presented as a sample of vertical individualist societies, while China is offered as an example of the horizontal collectivist society (Singelis et al. 1995; Triandis and Gelfand 1998). However, Sivadas et al. (2008) found the United States to be a horizontal individualist society and China a vertical individualist society. These results do not map to the cross-cultural pattern of differences suggested by Singelis et al. (1995) or Triandis and Gelfand (1998).

Acknowledging that societies can be conceptualised and measured as either individualist or collectivist, and as vertical or horizontal, suggests that nations may exhibit internal commonality to some extent and that potential differences may exist in the salience of appeals to people from individualist-collectivist societies and the sub-dimensions of horizontal and vertical individualist-collectivist societies. At the same time, such results should not

be interpreted to suggest that the term “nation” refers to “culture” and vice versa (Matsumoto and Juang 2013; Smith et al. 2013).

Notwithstanding the growing forces of examining an individual's cultural orientation (e.g. Patterson et al. 2006; Yoo and Donthu 2005; Yoo 2009), the primary focus of culture related marketing research today continues to take a country as a unit for the analysis of culture (Yoo 2009). For example, prior literature has identified that individualism-collectivism at the culturally relevant national-level values has significantly different impacts on self-congruity (e.g. Sung and Choi 2010), customer satisfaction (e.g. Ha et al. 2010) and customer loyalty (e.g. Malai and Speece 2005). However, when studies use the cultural dimension to explain individual attitudes and behaviour it raises concerns about assumptions that all individuals in a given nation behave in similar ways (Erdem et al. 2006; Ozdemir and Hewett 2010; Schwartz and Bilsky 1990; Yoo 2009) and that national-level value variables (e.g. on ecological indices) apply to all individuals in that nation (Bond 2002; Brewer and Venaik 2014).

Acknowledging the existence of cultures that differ from one nation to another and the cultural dimension is an approach to understanding culturally relevant national-level values. It also helps identify the potential differences in the salience of appeals as the starting point for a deeper classification of individuals in terms of unsupported assumptions of cross-national differences. At the same time, those results should not be interpreted to suggest that the term country refers to culture, since it seems to ignore cultural diversity within a country (Schwartz and Bilsky 1990). For example, countries such as the United States (Banks 2008; Fearon 2003; Venaik and Midgley 2015), China (Stening and Zhang, 2007; Tsui 2005; Venaik and Midgley 2015) and Singapore (Lai, 2010; Ortega 2015) are recognised as culturally diverse countries. Additionally, driven by changes in today's mass transportation and communication (e.g. online social networking services and instant messaging apps), national boundaries sometimes fail to conform to

culturally homogeneous societies (Smith et al. 2013; Yoo 2009). This might be the reason why researchers (e.g. Patterson et al. 2006; Yoo 2009; Yoo and Donthu 2005) recommend that *personal cultural orientation* is a more appropriate predictor of individual attitudes and the behaviour of consumers than the *cultural dimension*.

Personal cultural orientation shapes an individual's behaviour and the relative importance he or she attributes to personal interests and shared pursuits (Matsumoto and Juang 2013; Smith et al. 2013). Personal cultural orientation, therefore, is an important determinant of the human cognitive process and can help explain individual behaviour (Bond 2002; Kacen and Lee 2002; Matsumoto and Juang 2013; Patterson et al. 2006; Schwartz 1990) rather than the *cultural dimension* (Patterson et al. 2006; Yoo 2009; Yoo and Donthu 2005). Following previous research, this thesis study employs personal cultural orientation to test and meaningfully interpret culture.

2.3.4 Conceptualisations of Personal Cultural Orientation of Individualism and Personal Cultural Orientation of Collectivism

A review of the literature shows that the primary focus of personal cultural orientation related marketing research today continues to be on personal cultural orientation of individualism (PCO-IND) and the personal cultural orientation of collectivism (PCO-COL). This is because PCO-IND and PCO-COL not only guide the behavioural aspects of an individual and capture the relative importance that an individual accords to personal interests and to shared pursuits (Thompson et al. 2014; Yoo 2009; Yoo and Donthu 2005), but have also been shown to play important roles in determining consumer self-concepts (Bond 2002; McCarty and Shrum 2001; Patterson et al. 2006), consumer ethnocentrism (Yoo and Donthu 2005), buying behaviour (McCarty and Shrum 2001; Patterson et al. 2006), attitudinal brand loyalty (Yoo 2009) and brand loyalty, which includes both attitudinal and behavioural aspects (Lam 2007). Moreover, the use of PCO-IND and PCO-COL allows this study

to build on previous research equating culture with a country and stereotyping a country as having only one specific culture (Lenartowicz and Roth 1999; Pan et al. 2010; Yoo 2009). This solves prior researchers' concerns over the ecological fallacy of using national generalisations to explain individual behaviours (Brewer and Venaik 2014; Sharma 2009; Smith et al. 2013).

PCO–IND is a personal cultural orientation associated with acting independently, striving for autonomy, pursuing personal achievement and a sense of freedom that can be found across countries (Sharma 2010; Yoo 2009). According to Sharma (2010) PCO–IND is conceptually related to (a) Steenkamp's (2001) autonomy (i.e., people find meaning in their own uniqueness and seek to express their own internal attributes), (b) Schwartz's (1994) self-direction (independence of thought and action) and hedonism (pleasure or sensuous gratification), (c) Bond's (1988) competence (intellectuality, independence, capability, logic, imagination) and Trompenaars' (1993) individualism (people regarding themselves as individuals) and achievement (people are accorded status based on how well they perform their functions). Based on the definition of PCO-IND, individualistic orientation of self is captured by such concepts as independence (Sharma 2010; Yoo 2009; Yoo and Donthu 2005). Under this independent self-concept, individuals value internal attributes — individual abilities, and unique personal traits — by expressing them in public and verifying them (Matsumoto and Juang 2013; Torelli 2006; Polyorat and Alden 2005).

PCO–COL is a personal cultural orientation associated with acting as part of an in-group, a sense of belonging, a strong group identity, striving to fit in and maintain harmony with relevant others, and valuing collective achievement (Sharma 2010; Yoo 2009). According to Sharma (2010), PCO–COL is conceptually related to (a) Schwartz's (1994) benevolence (preserving and enhancing the welfare of people to whom one is close) and

conformity (restraint of actions and impulses that may harm others and violate social expectations), (b) Bond's (1988) cultural inwardness (respect for tradition, a sense of cultural superiority and the observation of rites and social rituals), social reliability (responsibility, politeness, obedience) and morality (forgiveness, being helpful, honesty, courage), and (c) the universalism (obligations to society) of Smith et al. (1996). Based on the definition of PCO-COL, collectivistic orientation of self is captured by such concepts as interdependence (Sharma 2010; Thompson et al. 2014; Yoo 2009; Yoo and Donthu 2005). Under this interdependence definition of self-concept, people focus on their interdependent status with regard to other individuals and try to meet or even create obligations, duties and social responsibilities (Matsumoto and Juang 2013; Torelli 2006).

Research posits that PCO-IND and PCO-COL are related to the cultural dimension of individualism-collectivism and has argued that within individualist societies (e.g., the USA) there is more evidence that the independent view of the self prevails (Lam 2007; Sharma 2010; Yoo 2009). In contrast, in collectivist societies (e.g., China and Singapore) there is more evidence that the interdependent self prevails (Brewer and Chen 2007; de Mooij 2004; Smith et al. 2013; Sun et al. 2004; Yoo 2009). This is due to the diverging views of the self between individualist societies and collectivist ones (Tafarodi et al. 2004; de Mooij 2004; Laroche et al. 2005; Matsumoto and Juang 2013).

However, it is noted that PCO-IND and PCO-COL are not synonymous with the cultural dimension of individualism-collectivism. The *cultural dimension of individualism-collectivism* refers to the degree to which societies encourage, on the one hand, people's tendency to see themselves as having a relatively separate identity, or, on the other hand, people's tendency to define identity by long-lasting group membership (Hofstede and Hofstede 2005; Matsumoto and Juang 2013). PCO-IND and PCO-COL represent transitional desirable goals that serve as guiding principles in people's lives which can be found

across nations (Schwartz 1994; Shweder 1991; Smith et al., 2013; Yoo and Donthu 2005). Previous research has posited that when individualism and collectivism are used at the national level, individualism and collectivism are treated as opposing forces along a spectrum (McCarty and Shrum 2001; Smith et al. 2013)—that is, cultural dimension of *individualism versus collectivism*. When individualism and collectivism are used at the individual level, however, then they are treated as two distinct constructs: *PCO-IND* and *PCO-COL* (McCarty and Shrum 2001; Sharma 2010; Triandis and Gelfand 1998).

Additionally, a review of the literature shows that the importance of individual-level cultural characteristics in consumer behaviour has received increased attention in recent research (Kastanakis and Balabanis 2012, 2014). Some researchers have used *independent-interdependent self-construal* as a representation of *PCO-COL* and *PCO-IND* and further use *independent-interdependent self-construal* to examine the phenomenon from the perspective of the individual consumer and to understand the characteristics of consumers in general (e.g. Bolton et al. 2010; Kastanakis and Balabanis 2012, 2014). Such research is based on the argument that the cultural dimension of *individualism-collectivism* appears at the national level and *independent-interdependent self-construal* at the individual level (Polyorot and Alden 2005). For example, Kastanakis and Balabanis (2012, 2014) acknowledged that independent and interdependent *self-construal* can coexist within individual consumers (Aaker and Lee 2001; Brewer and Gardner 1996). And they found that both independent and interdependent self-concepts are relevant in every consumer context as they explored how these self-concept orientations influence the process by which luxuries are consumed (Kastanakis and Balabanis 2012, 2014). However, *PCO-IND* and *PCO-COL* represent two constructs that not only involve the differences in the independent self-concepts and interdependent self-concepts, but also include different implications for well-being, attribution style, relationality (Oyserman et al. 2002; Sharma 2010) and personal cultural values (Sharma 2010).

2.3.5 Personal Cultural Orientation and its Potential Influence on Brand Loyalty Formation

A review of the literature shows that to date two studies (i.e. Lam 2007; Yoo 2009) have been found that investigated the personal cultural orientation of individualism (PCO-IND), personal cultural orientation of collectivism (PCO-COL) and relevant brand loyalty issues. However, both Lam (2007) and Yoo (2009) treated PCO-COL and PCO-IND as two extremes of a single continuum (i.e. PCO-IND versus PCO-COL) and found contradictory results. These contradictory results may arise because, as discussed previously in Section 2.3.4, PCO-IND and PCO-COL should be treated as two distinct constructs (McCarty and Shrum 2001; Sharma 2010; Triandis and Gelfand 1998).

Lam (2007) point out that individualism (versus collectivism) at individual level (called PCOL-IND in this study) is associate positively with proneness to brand loyalty (including integrating attitudinal and behavioural aspects of loyalty) for Australian respondents. Specifically, respondents from the Australian sample demonstrated that the greater an individual's PCO-IND, the greater their tendency to be brand loyal (Lam 2007). According to Lam (2007) the capacity of an individual's PCO-IND makes them more prone to acquire brands that they considers suitable for themselves, since they believe in themselves and do what benefits them, instead of conforming to others and the related social norms. However, Yoo (2009) contrasts the results based on respondents from a collectivist society (South Korea) and an individualist society (US), who offered empirical evidence of a cross-cultural generalisation of the positive association between PCO-COL (versus PCO-IND) and attitudinal brand loyalty (ABL). Specifically, respondents from the American and Korean samples demonstrated that the greater an individual's PCO-COL, the greater will be the attitudinal loyalty to the brand (Yoo 2009). According to Yoo (2009) the capacity of an individual's PCO-COL makes them tend to consider others' opinions over their own and accommodate in-group influence and maintain harmony, instead of pursuing their own

greatest satisfaction to switch to other brands. Therefore, the capacity of an individual's PCO-COL means that it would not be easy to make them switch to other brands or give up their loyalty to a focal brand because it is related to breaking the relationship with the brand provider (Yoo 2009).

Based on the findings from the limited literature, it is not known if the conflicting findings in prior research can be attributed to: (1) whether both PCO-IND and PCO-COL have positive effects on ABL and BBL; or (2) if PCO-IND or PCO-COL influence one or both aspects of brand loyalty; or (3) only PCO-IND or PCO-COL influences one or both aspects of brand loyalty in one or both collectivist and individualist society contexts. Hence, these absences point to gaps in the literature. This study therefore increases our knowledge about clarifying such effects by examining cross-cultural generalisability of the effects of two types of personal cultural orientation (i.e. PCO-IDV and PCO-COL) on two types of brand loyalty (i.e. attitudinal brand loyalty and behavioural brand loyalty).

2.4 Self-Congruity

Self-congruity (also called image congruence, self-image congruence or self-congruence) (Kressmann et al. 2006) is the match between consumers' self-concept and the perceived image of the users (Liu et al. 2012; Sirgy et al. 1997). Self-congruity theory postulates that since consumption of a particular brand allows individuals to self-express/ symbolise their self-concept (Aaker 1999; Belk 1988; Fischer et al. 2010), they will then develop a favourable predisposition toward similar brands that maintain or enhance perceptions of their own self-concept (Kressmann et al. 2006; Sirgy et al. 1997). Individuals use consumption as a means of encoding messages to others through their consumption, as well as for decoding messages from others' consumption practices (Belk et al. 1982; Keller 2013). Hence, it can be argued that the phenomenon of self-congruity is a psychological (i.e. an internal) comparison (Sirgy 1986), and the central premise of the notion of self-congruity is represented by symbolic consumption because symbolic consumption refers

to buying a product or a brand to project a certain image (Baumgartner 2002; Ekinci et al. 2013).

Given that different self-congruity researchers provide different conceptualisations of self-congruity, this section starts by clarifying the meaning of self-congruity in the present study in Section 2.4.1. Subsequently, the conceptualisations of self-concept and brand user imagery, which are interacting elements of self-congruity, are reviewed in Section 2.4.2. After clarifying the meaning of self-congruity in the present study and reviewing self-concept and brand user imagery, the conceptualisation of self-congruity is examined in Section 2.4.3.

2.4.1 Defining the Scope of the Term Self-congruity

Numerous definitions of self-congruity have been used over the years. Before discussing self-congruity in detail, several terms must be clarified, which are rationales in detail, as follows. First, “self-congruity” refers to consumers’ drives to use the underlying meaning of products, brands or stores to express their self-concepts (He and Mukherjee 2007; Kressman et al. 2006; Quester et al. 2000; Sirgy et al. 2008; Yim et al. 2007). Since the main focus of this study is brand loyalty, discussions of self-congruity herein will focus on exploring the use of the underlying meanings of brands (i.e. brand self-congruity) to express consumers’ self-concepts, instead of products or stores. Self-congruity is the mechanism by which self-brand connections are established (Escalas 2004; Escalas and Bettman 2005; Moore and Homer 2008). Second, on examining a review of the self-congruity literature, it becomes evident that the term “self-congruity” (e.g., Aguirre-Rodriguez 2012; He and Mukherjee 2007; Sirgy et al. 2008) is used interchangeably in consumer behaviour literature with “image congruence” (Kressmann et al. 2006) and “self-image congruence” (e.g., Jamal and Goode 2001). The present paper uses “self-congruity” in line with

Kressmann et al. (2006), who focus on exploring the use of the underlying meanings of brands.

Third, a review of pertinent literature reveals that some confusion in the terminology “brand personality” and “brand user imagery” has been found, as they are used interchangeably in the self-congruity literature (Patterson 1998; Parker 2009; Plummer 2000). To illustrate, Kressmann et al. (2006:955) point out that self-congruity is “the match between consumers’ self-concept (actual self, ideal self, etc.) and the user image (or “personality”) of a given product, brand, store, etc.” In the work of Kressmann et al. (2006), “brand personality” was taken to mean the user image of a given brand. Notwithstanding *brand user imagery* and *brand personality* are “both concepts that represent human characteristics associated with a brand”; *brand personality* encompasses a “perception of a brand’s composite image, derived from multiple source inputs”, whereas, in contrast, *brand user imagery* “represents a prototypical person and likely plays a role in overall brand personality formation” (Parker 2009:177). Hence, the meanings of *brand personality* and *brand user imagery* differ (Blackston 1995; Patterson 1998).

Since the main focus of this study is brand loyalty, discussions of self-congruity herein will focus on *brand user imagery* (i.e. the user image of a given brand). This is based on the consideration that *brand user imagery* congruity is found to have significant influences on brand attitude and brand loyalty, whilst *brand personality* congruity does not (Liu et al. 2012). Additionally, the majority of self-congruity studies in the discipline of consumer behaviour have focused attention on brand user imagery and participants’ self-concepts (Hogg et al. 2000; Liu et al. 2010; Parker 2009). This has been confirmed empirically in various studies (Hogg et al. 2000; Liu et al. 2010; Parker 2009) involving advertising persuasion (Johar and Sirgy 1991), purchase intention (Kwak and Kang 2009; Liu et al. 2010), brand attitude (Liu et al. 2008; 2012; Sirgy and Johar 1999), brand loyalty

(Liu et al. 2012), etc. Hence, the present study focuses on investigating the match between consumers' self-concepts and brand user imagery (Liu et al. 2012; Parker 2009). The matching process is described as self-congruity.

Furthermore, a review of the literature reveals that some theories describe notions similar to self-congruity such as self-brand connections, symbolic interactionism, symbolic self-completion, self-consciousness, and self-monitoring. In order to reduce the potential confusion with similar notions, the linkage between terms is clarified as follows. First, in terms of the links between the notions of self-congruity and self-brand connection, self-brand connection captures the strength of the connection between the consumer's self-concept and perceived brand meaning (e.g., image and brand personality) (Escalas 2004; Moore and Horner 2007). A review of the literature reveals that the influence of self-congruity largely determines the success of value-expressive symbolic meanings of brands, as the perceived similarity (congruence) between brand user imagery and targeted consumers' four different types of self-concept (actual, ideal, social, and ideal social). Self-brand connection theory demonstrates that self-congruity is the mechanism by which self-brand connections are established (Escalas 2004; Escalas and Bettman 2005; Moore and Homer 2008).

Second, despite no study to date having empirically investigated the relationships between the terms self-congruity, symbolic self-completion and symbolic interactionism, by using the concepts considered, the literature posits that enhancement type self-motives may underlie those theories. The literature revealed that different individuals can be driven by different self-motivation to determine their behaviour and attitudes (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006; Sedikides 1993; Sedikides et al. 2003; Swann 1983). With respect to ideal self-congruity and ideal social self-congruity, the enhancement type self-motive underlies motive (Aguirre-Rodriguez et al. 2012). This is based on the premise that people are motivated to enhance their feeling of personal self-worth to boost their self-

esteem (i.e. verifying individuals' ideal self-concept), or that people are motivated to do things that may cause others to think highly of them (i.e. verifying individuals' ideal social self-concept) (Aguirre-Rodriguez et al. 2012). Similarly, symbolic self-completion theory posits that symbolic self-completion influences people's behaviour through enhancement type self-motives so that symbols are used as a means to complete the self that one desires to become or that one desires others to perceive (e.g. Richins 1994; Solomon and Rabolt 2009; Wicklund and Gollwitzer 1982). Symbolic interactionism indicates that it influences the behaviours of people in the interaction process through enhancement type self-motives (e.g. Mead 1934; Griffin 2009; Leigh and Gabel 1992). Therefore, it may be posited that the notion of self-congruity links with symbolic self-completion and symbolic interactionism through enhancement type self-motives. Consequently, symbolic self-completion and symbolic interactionism may be postulated to relate to ideal self-congruity.

Although no study to date has empirically investigated the relationships between self-congruity and self-consciousness (as a social object), the literature (e.g. Barkow 1978; Fenigstein et al. 1975; Wheeler et al. 2007) posits that private self-motive and public self-motive may underlie those theories. A review of the literature showed that, based on people's internal standards, private self-motives serve as intra-personal acceptance goals to make people act in ways that allow them to maintain an image congruent with their existing self-concept (i.e. verifying individuals' actual self-concept) or to enhance their feelings of personal self-worth to boost their self-esteem (i.e. verifying individuals' ideal self-concept) (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000).

Public self-motives are also based on people's internal standards, serving as social acknowledgement or acceptance to make people act in ways that allow them to maintain the image others have of them (i.e. verifying individuals' social self-concept) or to do things that may cause others to think

highly of them (i.e. verifying individuals' ideal social self-concept) (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000). Similarly, relevant research into self-consciousness posits that it includes dimensions of private self-consciousness (referring to personal aspects of the self-concept related to private self-motives) and public self-consciousness (referring to outward or overt aspects of self-concept related to public self-motives) (Buss 1980; Fenigstein et al. 1975; Ye et al. 2012). Therefore, it may be asserted that the notion of self-congruity links to private self-consciousness through private self-motives, and links to public self-consciousness through public self-motives. Private self-consciousness may be postulated as being related to actual self-congruity and ideal self-congruity. Public self-consciousness may be postulated as being related to social self-congruity and ideal social self-congruity.

Similarly, in regards to the notion of self-congruity linked to self-monitoring, a review of the literature shows that no study to date has empirically investigated the relationships between self-congruity linked to self-monitoring, but public self-motivation may underlie those theories. A review of the literature reveals that self-monitoring influences individuals' behaviours through public self-motives to cultivate public appearances because they are sensitive to social cues and tend to regulate their responses to others in social situations (Gangestad and Snyder 2000; Sung 2011; Snyder et al. 1988). Therefore, it may be suggested that the notion of self-congruity links with self-monitoring through a public type of self-motive. Self-monitoring may be postulated as being related to social self-congruity or ideal social self-congruity.

Although the notion of self-brand connections, symbolic, symbolic self-completion, self-consciousness, and self-monitoring have similar notions as self-congruity, this study focuses on the effects of self-congruity on brand loyalty instead of other notions. This is because self-congruity is important due to its influence on various kinds of significant consumer behaviour.

Empirical research indicates that self-congruity is positively related to individuals' product evaluations (Graeff 1996), consumers' product and/or brand preferences (Ericksen 1996; Fitzmaurice 2005; Govers and Schoormans 2005; Heath and Scott 1998), consumer satisfaction (Ekinci et al. 2008; Jamal and Goode 2001; Yim et al. 2007), purchase intentions (Ericksen 1996; Fitzmaurice 2005; Govers and Schoormans 2005; Graeff 1996; Heath and Scott 1998; Jamal and Goode 2001; Kwak and Kang 2009), store loyalty (Sirgy 1985; He and Mukherjee 2007) and brand loyalty (Kressman et al. 2006; Liu et al. 2012).

2.4.2 Conceptualisations of Brand User Imagery and Self-concept

Based on the definition discussed in Section 2.3.1, the two interacting elements of self-congruity are (a) the perceived image of the user (also called brand user imagery), and (b) self-concept (Liu et al. 2008; 2012). According to Parker (2009:175), "image is a bridge that connects individuals to the brands they consume in the marketplace". Although brand concept reflects the tangible aspect of the brand (i.e. what the brand actually does), it also reflects the intangible aspect of the brand - the way individuals think about the abstract brand (Keller 2013). Over the years, both practitioners and academics have accepted that abstract brand concepts based on motivational and emotional meanings induce more favourable consumer responses than focusing on superior functional attributes (Hopewell 2005; Monga and John 2010; Torelli et al. 2012). This explains the increasing prevalence of an abstract brand concept imbued with an individual's self-concept to help a consumer relate to extra hidden values that imply the consistent delivery of a set of features, benefits and services to consumers (Keller 2013), such as user image (Aaker 1997; 1999) and self-expressive benefits (Wallace et al. 2014). Hence, brand user imagery is a stereotype that the consumer possesses about the typical user of a brand, represented by human characteristics connected with that particular brand user (Liu et al. 2008, 2012; Parker 2009).

Self-concept is “the cognitive representations of one’s own self, that is, the ideas or images that one has about oneself and how and why one behaves (a certain way)” (Matsumoto and Juang 2013:331). Other terms that denote the same concept as ‘self-concept’ are terms ‘self-image’, ‘self-construal’, or just ‘self’ (Matsumoto and Juan 2013; Smith et al. 2013). Although there is still a lack of agreement with respect to how the self-concept is defined, a review of the marketing and psychology literature shows that a cognitive perspective of the self-concept is widely adopted (e.g., Ahluwalia 2008; Bolton et al. 2010; Matsumoto and Juang 2013). This is because cognitive appraisal of the self-concept is a strong drive of the control and direction individuals’ behaviour takes (Smith et al. 2013).

From a review of the literature, it becomes evident that self-concept is a multidimensional perception of people’s self that changes from situation to situation (Matsumoto and Juang 2013; Sirgy 1982, 1985; Sirgy et al. 2000; Smith et al. 2013), and has reported that there are four facets of self-concept: actual self-concept, ideal self-concept, social self-concept, and ideal social self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Jamal and Goode 2001; Sirgy 1982, 1985; Sirgy et al. 2000). *Actual self-concept* refers to how individuals see themselves; *ideal self-concept* refers to how individuals would like to view themselves; *social self-concept* refers to how individuals believe others view them; *ideal social self-concept* refers to how individuals would like others to view them (Sirgy et al. 2000).

A review of the pertinent literature reveals that *actual self-concept* and *ideal self-concept* are recognised as private selves that consist of cognitions that focus mainly on the internal aspect of a people’s self-concept without the inclusion of others (Aguirre-Rodriguez 2012; Sirgy et al. 2000; Greenwald and Pratkanis 1984; Sirgy et al. 2000). *Social self-concepts* and *ideal social self-concepts* are recognised as public selves that consist of cognitions of how others view a person’s self-concept (Greenwald and Pratkanis 1984; Sirgy et al. 2000). Although people have four self-concept types, and each of

them independently impacts people's attitudes and behaviour, the extent to which each of these divergent self-concept types influence attitude and behaviour depends on what motivates a particular individual (i.e., one's self-motives) (Markus and Wurf 1987). This is because self-motives represent the inclination to develop and maintain a particular state of the self-concept, and human behaviour is guided by their own different self-motives (Aguirre-Rodriguez 2012; Markus and Wurf 1987; Smith et al. 2013).

Having discussed the conceptual foundations of the brand user imagery and self-concept that are two interacting elements of self-congruity, the following subsection presents a review of the conceptualisation of self-congruity in detail.

2.4.3 Self-Congruity and its Potential Influence on Brand Loyalty Formation

Individuals attempt to evaluate a brand by matching the perceived image of the user with their own self-concepts (Liu et al. 2012; Sirgy et al. 1997). This process of matching brand user imagery with consumers' self-concept is known as self-congruity (Liu et al. 2012; Sirgy et al. 1997). High self-congruity occurs when the consumer's perceived image of the brand user matches that of his or her perceived self-concept and vice versa (Parker 2009; Liu et al. 2012). The literature offers empirical evidence that self-congruity has a positive effect on a variety of consumer behaviours, such as consumers' product and/or brand preferences (Ericksen 1996; Fitzmaurice 2005; Govers and Schoormans 2005; Heath and Scott 1998), consumer satisfaction (Ekinci et al. 2008; Jamal and Goode 2001; Yim et al. 2007), purchase intentions (Ericksen 1996; Fitzmaurice 2005; Govers and Schoormans 2005; Graeff 1996; Heath and Scott 1998; Jamal and Goode 2001; Kwak and Kang 2009; Landon 1974), store loyalty (Sirgy 1985; He and Mukherjee 2007) and brand loyalty (Kressman et al. 2006; Liu et al. 2012).

A review of the literature shows that there are four different corresponding types of self-congruity, given that there are four facets of self-concept (i.e. actual self-concept, ideal self-concept, social self-concept and ideal social self-concept). *Actual self-congruity* postulates that brands serve an individual's need for self-consistency to maintain consistency with his/her actual self-concept (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006). The greater the match between the perceived image of the brand user and the consumer's actual self-concept, the more likely the consumer is to implicitly infer that the use of the brand should meet his or her need for self-consistency (Kressmann et al. 2006; Sirgy et al. 2000). *Ideal self-congruity* postulates that brands serve an individual's need for self-enhancement to enhance the self-view by aspiring to achieve his/her ideal self-concept (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006). The greater the match between the perceived image of the brand user with the consumer's ideal self-concept, the more likely the consumer is to implicitly infer that the use of the brand should meet his or her motive-driven self-enhancement (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006; Sirgy et al. 2000).

Social self-congruity postulates that brands serve an individual's need for social consistency to maintain consistency with his/her social self-concept. The greater the match between the perceived image of the brand user with the consumer's social self-concept, the more likely the consumer is to implicitly infer that the use of the brand should meet his or her need for social consistency (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000). *Ideal social self-congruity* postulates that brands serve an individual's need for social approval to enhance the self-view by aspiring to achieve his/her ideal social self-concept (Aguirre-Rodriguez et al. 2012). The greater the match between the perceived image of the brand user with the consumer's ideal social self-concept, the more likely it is that the consumer will implicitly infer that the use of the brand should meet his or her motive-driven self-enhancement (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000).

The literature offers empirical evidence that notwithstanding the growing force of self-congruity related research the primary focus of the research today continues to be limited to investigating the influences of actual self-congruity (ASC) and ideal self-congruity (ISC) (He and Mukherjee 2007). For example, Liu et al. (2012) focus only on providing empirical evidence to reveal that ASC has a positive influence on brand loyalty. From a slightly different perspective, Kressmann et al. (2006) used ASC and ISC to confirm a relationship between self-congruity (integral of ASC and ISC) and brand loyalty. It seems that self-congruity research is dominated by examining the predictive power of ASC and ISC and overlooks the predictive power of social self-congruity (SSC) and ideal social self-congruity (ISSC) on consumer behaviour. The possible reason might be because self-congruity related brand loyalty research is still in its infancy stage. According to Kressmann et al. (2006) they are the first researchers to explore the effects of self-congruity on brand loyalty issues.

Considering the relationships between four independent self-congruity types (ASC, ISC, SSC and ISSC) and brand loyalty, the present study seeks to extend the extant self-congruity relevant brand loyalty literature to partially bridge these gaps. Specifically, this study attempts to clarify which type(s) of self-congruity have cross-cultural validity effects on attitudinal brand loyalty and behavioural brand loyalty.

2.5 Customer Satisfaction

Customer satisfaction is a key construct in marketing and has attracted the attention of researchers and practitioners over many years (Blackwell et al. 2007; Broyles 2009; Fornell and Werneldt 1987; Kotler 1997; Mittal and Kamakura 2001). The concept emphasises delivering satisfaction to consumers and getting profits in return (Anderson and Sullivan 1993; Fornell et al. 2010; Ulaga and Eggert 2006). Customer satisfaction is also important to consumers because customer satisfaction reflects a positive outcome following the outlay of scarce resources and the positive fulfilment of prior

needs (Halstead et al. 1994; Szymanski and Henard 2001). If customers are not satisfied, that is, once individuals have negative experiences with brand goods or brand services, they are more likely to switch to alternative providers who can meet their wants and needs, rather than complain about their experience (Boshoff 1999; Fornell et al. 1996; Oliver 1996; Ruyter and Bloemer 1999).

A review of the literature shows that there is widespread agreement that customer satisfaction is an antecedent of customer loyalty (Anderson and Mittal 2000; Bloemer and Kasper 1995; Bloemer and de Ruyter 1998; Zeithaml 2000). Oliver (1991) even argues that satisfaction is a necessary step in loyalty formation. Given that customer satisfaction is an integral conceptual element of this thesis in determining the cross-cultural generalisability of routes toward forming consumer brand loyalty, a conceptual basis for understanding customer satisfaction is elaborated in Section 2.5.1. Subsequently, given that the purpose of this study is to identify the formation process to consumer brand loyalty, customer satisfaction and its potential influence on brand loyalty formation is discussed in Section 2.5.2.

2.5.1 Conceptualisations of Customer Satisfaction

Although customer satisfaction has received extensive attention in many disciplines, a review of the literature shows that a variety of different perspectives have been put forward with respect to how customer satisfaction is defined (Broyles 2009). Some researchers' definitions characterise customer satisfaction as *an outcome of the consumption experience*. For example, Bearden and Teel (1983) defined customer satisfaction as a positive outcome from the outlay of scarce resources. According to Kotler (1997), customer satisfaction should be conceptualised as a consequence of the individual's experiences during various purchasing stages. From a similar perspective, Howard and Sheth (1969) defined

customer satisfaction as the individuals' *cognitive state* of being adequately rewarded for the sacrifices they have undergone. In line with this definition, a study from Oliver (1981) based on the disconfirmation paradigm, characterises customer satisfaction as a more effective construct. Oliver (1981:24) defined customer satisfaction as a "summary of psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience." Hence, customer satisfaction can be conceptualised as an outcome of the individuals' consumption experience.

Some researchers have conceptualised customer satisfaction as *a process*. According to Hunt (1977:49) "customer satisfaction with a product (brand) refers to the favourableness of the individual's subjective evaluation of the various outcomes and experiences associated with buying it or using it." This definition arguably relates to the expectancy-disconfirmation paradigm (Rust and Oliver 1994; Rust and Zahorik 1993). The expectancy-disconfirmation paradigm is derived from two processes: (a) the development of the expectations of outcomes, and (b) the disconfirmation judgment that results from the cognitive comparison of the perceived outcomes against these expectations (Churchill and Surprenant 1982; Rust and Oliver 1994; Rust and Zahorik 1993; Wirtz et al. 2000). A customer is satisfied when the experience meets the expectations exactly or higher; when the brand's performance falls short of expectations, the customer is dissatisfied (Churchill and Suprenant, 1982; Wirtz et al. 2000). However, basing the expectancy-disconfirmation paradigm to conceptualise satisfaction has been criticised by numerous researches (e.g., Churchill and Suprenant 1982; Cronin and Taylor 1994; Teas 1994), with regard to the different definitions of expectations and the difficulties with measurement operationalisation undermining this paradigm which uses expectation concepts.

Other researchers have conceptualised customer satisfaction as *an affective state of mind*. According to Olsen (2002) customer satisfaction is a feeling

state. Similarly, Anderson and Narus (1990) defined customer satisfaction as a positive affective state resulting from an overall appraisal of a relationship with a provider. Customers use positive and negative effects to make satisfaction judgments (Izard 1977; Westbrook 1987). It is worth noting customer satisfaction research, as it opened the possibility that an approach to conceptualising customer satisfaction is neither purely *cognitive* nor purely *affective* in content (Oliver 1997). For example, Storback et al. (1994) defined satisfaction as an individual's 'cognitive' and 'affective' evaluation based on his/her personal experience within the relationship. Hence, satisfaction judgments are not only dependent upon the *cognitive* components, but also *affective* components as both coexist (Mano and Oliver 1993).

Moreover, some researchers conceptualise customer satisfaction as a fulfilment response. As a widely used definition in marketing literature (e.g. Jamal and Naser 2002; Shankar et al. 2003; Yim et al. 2007) this definition of customer satisfaction states that satisfaction "is the consumer's fulfilment response. It is a judgment that a product or service feature, or the product or service itself, provides (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under- or over-fulfilment" (Oliver 1997:13). Oliver (1999) subsequently, two years later, then defined customer satisfaction as an evaluation of the perceived discrepancy between previous expectation and the actual products' performance. These definitions by Oliver (1997,1999) arguably views satisfaction as an individual's affective feeling or state towards goods or service brands, reflecting the sense that the consumption provider provides outcomes after usage (Broyles 2009; Oliver 1999; Shankar et al. 2003; Yim et al. 2007).

Existing research proposes that there are two primary units of focus when considering customer satisfaction: cumulative or transaction-specific (Andressen 2000; Boulding et al. 1993; Jones and Suh 2000). From the cumulative perspective, the cumulative (also called overall) approach

describes customer satisfaction as the total consumption experience with a brand's products/service, and the overall evaluation of an individual with the purchase and consumption (Anderson et al. 1994; Anderson et al. 2004; Anderson and Fornell 1994; Garbarino and Johnson 1999; He et al., 2012; Jones and Suh 2000; Veloutsou et al. 2005). For example, Anderson et al. (1994: 54) defined customer satisfaction as "an overall evaluation based on the total purchase and consumption experience with a good or service over time". However, applying a cumulative perspective to the conceptualisation of customer satisfaction is viewed as having one great disadvantage, which is that questioning the overall satisfaction does not deliver the reasons for satisfaction that are contributing to the overall judgment (Stauss and Neuhaus, 1997). Nevertheless, applying a cumulative perspective to the conceptualisation of customer satisfaction is regarded as the most complete of all satisfaction values since it is able to present all components of satisfaction in their aggregation (Yu and Dean 2001). Applying a cumulative perspective to the conceptualisation of customer satisfaction is viewed as a more fundamental and useful indicator of the company's past, present and future performance (Fornell et al. 1996).

From a transaction-specific perspective, customer satisfaction is viewed as a post-choice evaluative judgment of a specific purchase occasion (Cronin and Taylor 1992; Gottlieb et al. 1994). Conceptualising customer satisfaction from a transaction-specific perspective arguably treats satisfaction as an immediate post-choice evaluative judgment derived from a single transition that describes customer satisfaction as an outcome of an isolated consumption experience (Cronin and Taylor 1992; Gottlieb et al. 1994).

A review of the literature reveals that although researchers have used different definitions to conceptualise customer satisfaction, there is still no generally accepted definition. Considering that this study's purpose is to determine the cross-cultural generalisability of the path to brand loyalty and that satisfaction is expected to have a positive effect on brand loyalty, this

thesis therefore adapts a widely used (e.g., Jones and Suh 2000; Ha et al. 2009; Ha et al. 2011) perspective from Giese and Cote (2000) to the brand loyalty context: customer satisfaction is “a summary affective response of varying intensity with a time-specific point of determination and limited duration directed towards focal points of product acquisition and consumption” (Giese and Cote, 2000, 15). Giese and Cote’s (2000) conceptualisation of customer satisfaction has been determined to be a good predictor of repurchase intention (Jones and Suh 2000) and brand loyalty (Ha et al. 2011), as well as a validator of brand loyalty findings in multiple cultural contexts (Ha et al. 2009). Giese and Cote’s (2000) definition is based on commonalities in the satisfaction literature and provides a conceptualisation of customer satisfaction from which researchers can establish context-specific definitions.

On the basis of Giese and Cote’s (2000) perspective, Ha et al. (2011) proposed a definition that this study adopts and that links customer satisfaction with brand loyalty: customer satisfaction is a customer’s cumulative evaluation of a brand regarding how well it meets the customer’s needs and expectations. This inclusive summary evaluation is based on a brand’s overall performance satisfaction (Devaraj et al. 2001; Elsenbeiss et al. 2014; Garbarino and Johnson 1999; Ha et al. 2009; Hill et al. 2007; Hohenstein et al. 2007; Martensen and Gronholdt 2003), as well as the brand’s overall product quality (Hill et al. 2007; Hohenstein et al. 2007; Homburg et al. 2005; Jamal and Goode 2001; Jones and Sasser 1995; Kaynak et al. 1992). It is also based on fulfilment of consumers’ expectations (Elsenbeiss et al. 2014; Hill et al., 2007; Hohenstein et al. 2007; Martensen and Gronholdt 2003), the purchase decision (Bui et al. 2011; Chatterjee 2007; Cho et al. 2013; Harris and Goode 2004; Hohenstein et al. 2007; Nysveen et al. 2013; Valenzuela et al. 2009), and the outcome of the subjective evaluation that the chosen alternative – the brand – meets or exceeds expectations in comparison with others (Garbarino and Johnson 1999; Hill et al. 2007; Hohenstein et al. 2007; Jones and Sasser 1995). Consequently, this thesis follows Ha’s et al. (2011) perspective to define

customer satisfaction and the definition will be useful in addressing cross-cultural generalisation of loyalty formation in this thesis.

2.5.2 Customer Satisfaction and its Potential Influence on Brand Loyalty Formation

The link between customer satisfaction and loyalty has been explored in a large part of marketing research (e.g., Bansal et al. 2005; Chen and Wang 2009; Oliver 1999). Although researchers recognise the non-linear nature of this interaction (Dufer and Moulins 1998; Jones and Sasser 1995; Olivia et al. 1992), numerous studies have found that greater satisfaction leads to greater brand loyalty (Bloemer and Kasper 1995; Brakus et al. 2009; Giese and Cote 2000). In other words, although the link between customer satisfaction and loyalty is not so straightforward, researchers widely acknowledge that customer satisfaction is a general antecedent of brand loyalty (Bloemer and Kasper 1995; Brakus et al. 2009; Giese and Cote 2000; Ha et al. 2009, 2011).

Given that customer satisfaction refers to the individual's subjective feelings towards a brand that consumption offers as an outcome against a standard of pleasure versus displeasure (Evans et al. 2006; Oliver 1999; Rust and Oliver 1994, 2000), satisfaction can be derived from the performance of a useful functional attribute or from intrinsically pleasing properties of personal attributes (Mano and Oliver 1993). As previously discussed, the relationship between customer satisfaction and loyalty is in accordance with social exchange theory. Customers' expectations are formed through past experiences, such as their knowledge acquired through all elements of a product's marketing mix, word of mouth, opinion leaders or publicity (Keller 2013; Oliver 1980). Customers' expectations set a foundation for customer requirements (Balabanis et al. 2006). As the brand's performance rises, this relationship requires continual improvements in order to maintain satisfaction levels. Higher satisfaction levels relate to higher levels of loyalty (Balabanis

et al. 2006). Thus customer satisfaction positively relates to brand loyalty (Brakus et al. 2009; Ha et al. 2011).

A review of brand loyalty literature reveals that although the relationship between brand loyalty is widely explored, it seems that the majority of the prior research has investigated relationships limited to either exploring the satisfaction and attitudinal brand loyalty linkage (Bennet et al. 2005; Ha et al. 2009; Jones and Suh 2000) or satisfaction and brand loyalty (integrated both of attitudinal and behavioural aspects) (Brakus et al. 2009). Behavioural brand loyalty study has been relatively sparse in prior research. This might be because customer satisfaction is an affective attitude and attitudinal loyalty is a conative construct (Ajzen and Fishbein 1980; Bansal, et al. 2005), building on the general notion that affective reactions have an impact on attitude (Weiss and Cropanzano 1996). Because of its dual nature, brand loyalty is commonly assessed from an attitudinal aspect, and this provides empirical evidence that an increase in satisfaction leads to an increase in attitudinal brand loyalty (Bennett et al. 2005; Jones and Suh 2000).

Moreover, the literature review has also shown that prior research investigating relationships was limited to exploring either the cross-cultural generalisability of the satisfaction-loyalty link (Jin et al. 2008; Khan et al. 2009) or the cross-cultural stability of the generalisability of the relationships between the attitudinal and behavioural aspects of loyalty (e.g. Broyles 2009). This study, therefore, deals with the phenomenon and its potential effect on the predictive cross-cultural generalisability of the relationships (a) between customer satisfaction and attitudinal brand loyalty, and (b) between customer satisfaction and behavioural brand loyalty. This is drawn from prior research, which suggested that empirical cross-cultural study is needed to clarify the relationships between customer satisfaction and the two constructs of loyalty (i.e. attitudinal aspect of loyalty and behavioural aspect of loyalty) (Broyles 2009; Ha et al. 2009; Pritchard et al. 1999). This

suggests asking whether customer satisfaction influences both types of loyalty and whether there is a directional relationship between customer satisfaction, attitudinal loyalty and behavioural loyalty (Broyles 2009; Ha et al. 2009; Pritchard et al. 1999). By clarifying these issues, this study will be able to offer insights that will help brands in the development of more effective marketing strategies (Broyles 2009).

As previously discussed in Section 2.4, self-congruity is an antecedent of brand loyalty (Kressmann et al. 2006; Liu et al. 2012). A review of the literature shows that self-congruity (e.g. actual self-congruity) also relates positively to customer satisfaction (Ekinici et al. 2008; Hohenstein et al. 2007; Jamal and Goode 2001; Yim et al. 2007). However, a review of the literature reveals that self-congruity research seems to be dominated by examining the influence of actual self-congruity and ideal self-congruity on customer satisfaction, and overlooks the social self-congruity and ideal social self-congruity (He and Mukherjee 2007). Considering that a brand intends to satisfy and meet the needs of a customer's self-concept, the consumer is prompted to evaluate the brand favourably (Kressmann et al. 2006). It is very possible that besides the effects on two brand loyalty types (as discussed in Section 2.4.3), four independent self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity) may also lead to a high likelihood of customer satisfaction.

Moreover, a review of the pertinent literature reveals that only three studies investigate four independent self-congruity types in one study (i.e. Sirgy and Johar 1999; Kang et al. 2011; He and Mukherjee 2007). These studies investigate the effects of four types of self-congruity on brand attitude (Sirgy and Johar 1999), store attitude/repurchase intent (Kang et al. 2011) and customer satisfaction (toward a store) (He and Mukherjee 2007). However, both Sirgy and Johar (1999) and Kang et al. (2011) use an overall score by aggregating the four self-congruity types instead of treating them

independently to explore four self-congruity types of influences. They did not provide insights into which types of self-congruity enable eliciting the positive brand or store attitude. Forming self-congruity as a whole entails a conceptual limitation, as it does not account for the independent influence of each type of self-congruity (Aguirre-Rodriguez et al. 2011). Kang et al. (2011) acknowledge the limitation of their study and suggest that future research should explore the influence of the four types of self-congruity on consumer behaviour independently. This is because exploring the influences of four independent types of self-congruity enables them to provide more precise information about brand-related issues and outcomes (Kang et al. 2011).

In contrast, He and Mukherjee (2007) investigate the direct effects of four independent self-congruity types on consumer satisfaction (toward a store). The results in He and Mukherjee's (2007) study show that consumers' store satisfaction is mainly driven by ASC and SSC instead of ISC and ISSC. According to He and Mukherjee (2007), the neglect by prior research to investigate the predictive power of SSC and ISSC, as well as investigating four self-congruity types in one study might stem from the fact that most self-congruity research has been conducted in European and American contexts. To illustrate, although Jamal and Goode (2001) discussed four self-concept facets, they focused only on actual self-congruity and explored the relationship between ASC and satisfaction in the context of the UK. Their work seems to have neglected to explore the possibility of other types of self-congruity (e.g. SSC or ISSC) having predictive power on satisfaction. This might be the reason why numerous self-congruity research studies suggest that future research should not only explore which types of self-congruity have significant predictive power on consumer behaviour issues, but also examine their cross-cultural validity (He and Mukherjee 2007; Jamal and Goode 2001; Jamal and Al-Marri 2007; Liu et al. 2012; Quester et al. 2000; Sung and Choi 2010). He and Mukherjee (2007) further suggest that future self-congruity research should explore whether consumers' personal cultural orientations influence their different types of self-congruity,

as their self-concepts are linked to consumers' personal cultural orientations.

Considering that knowledge corresponding to the prior mentioned researchers' suggestions is lacking, the present study seeks to partially bridge these gaps. Specifically, this study attempts to extend the literature in this area by investigating which type(s) of self-congruity has cross-cultural validity effects on customer satisfaction. Moreover, the present study attempts to endeavour to extend knowledge in this area by investigating whether consumer's personal cultural orientation associates positively with divergent self-congruity types during brand loyalty formation processes.

2.6 Chapter Summary

Brand loyalty research is increasingly identifying the process/path to consumer brand loyalty. However, mainstream research into brand loyalty neglects the roles of two aspects of brand loyalty (attitudinal brand loyalty and behavioural brand loyalty) with its antecedents (i.e., personal cultural orientation, self-congruity and customer satisfaction). This chapter presents a discussion of the conceptualisations of two types of brand loyalty (i.e., attitudinal brand loyalty and behavioural brand loyalty), two types of personal cultural orientation (i.e., individualism and collectivism), four types of independent self-congruity (i.e., actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity), and customer satisfaction. Moreover, the discussions of relationships between brand loyalty and its above-mentioned antecedents are presented. It also discusses the current state of research gaps in the literature. Furthermore, as this study attempts to undertake a piece of theoretical international research to determine the cross-cultural generalisability of brand loyalty formation, the conceptualisations of culture, society, cultural orientation, personality and cultural dimension are also discussed. The justification of the adoption by this thesis of the etic view of culture is also presented.

The following chapter offers the conceptual framework and hypotheses of the current study.

Chapter Three: Model Conceptualisation

3.1 Introduction

The purpose of this chapter is to unite the key constructs discussed in previous chapters into a generalisable cross-cultural model for brand loyalty by integrating extant theories in the context of personal cultural orientation, self-congruity, customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. The conceptual framework derived from the literature and the 23 hypotheses of this thesis are presented in this chapter. This chapter is structured as follows. Section 3.2 provides a broad outline of the approach to be adopted to test the relevant hypotheses. Section 3.3 conceptualises the relationships between personal cultural orientation and self-congruity. Section 3.4 conceptualises the relationships between self-congruity and customer satisfaction. Section 3.5 conceptualises the effects of customer satisfaction on attitudinal brand loyalty and behavioural brand loyalty. Section 3.6 conceptualises the effect of attitudinal brand loyalty on behavioural brand loyalty. Section 3.7 conceptualises the effects of personal cultural orientation on attitudinal brand loyalty and behavioural brand loyalty. Section 3.8 conceptualises the effects of four independent self-congruity types on attitudinal brand loyalty and behavioural brand loyalty. Finally, Section 3.9 presents a summary of the chapter.

3.2 Outline of Conceptualisation

This research undertakes international theoretical research that investigates a generalisable cross-cultural model for brand loyalty by investigating extant theories in the context of personal cultural orientation, self-congruity, customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. The principle postulation is that the theoretical relationships between constructs (i.e. the hypotheses related to those theoretical connections) are equivalent across cultures (Craig and Douglas 2000, 2011; Limon et al.

2009; Reynolds et al. 2003), and this is tested using data from the United States, the People's Republic of China and Singapore. Countries under investigation in this study are chosen to provide sufficient variability in terms of individual-level characteristics that are the focus of this study (Agarwal et al. 2010; Chelminski and Coulter 2007; Limon et al. 2009). This is consistent with a call for attention to theoretical bases for international research (Craig and Douglas 2011; Douglas and Craig 2006) that examines the cross-cultural generalisability of the conceptual framework (Reynolds et al. 2003; Venaik and Brewer 2015). Consistent with this approach, research hypotheses in this study do not mention a specific country under investigation.

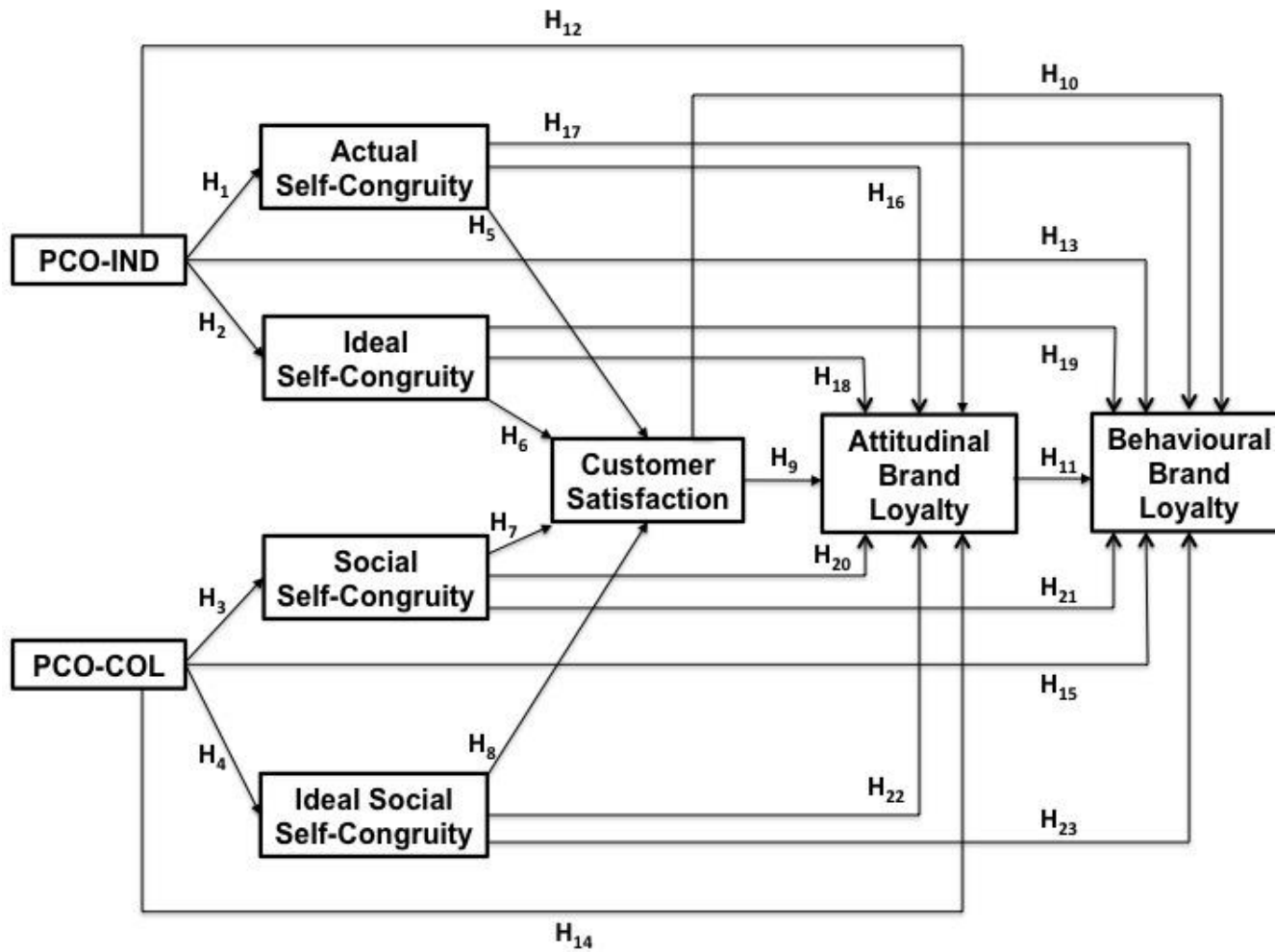
Additionally, using countries as a level of analysis in a cross-cultural analysis assumes that a country provides the relevant contextual setting for the investigated behaviour (Douglas and Craig 2006; Tung 2008). In order to avoid making "country" synonymous with "culture" (Agarwal et al. 2010; Douglas and Craig 2006), none of the research hypotheses mention the specific national setting of the US, China, or Singapore. Moreover, some researchers argue that using countries as a level of analysis is becoming less meaningful because of the increasing integration and interdependence of world views and cultures, driven by changes in mass transportation and communication (e.g., Douglas and Craig 1997, 2006, 2011; Smith et al. 2013) that have generated an increasingly complex patterning of consumer behaviour (Douglas and Craig 1997, 2006, 2011). Using countries as a level of analysis in a cross-cultural analysis results in assuming that a country is an isolated unit for the purpose of the behaviour investigated (Douglas and Craig 2006; Tung 2008).

The conceptual framework (Figure 3.1) of this thesis brings forward the following hypothesised relationships:

1. The effects of personal cultural orientation of individualism on actual self-congruity and ideal self-congruity (H1-H2);
2. The effects of personal cultural orientation of collectivism on social self-congruity and ideal social self-congruity (H3-H4);
3. The effects of four independent self-congruity types (i.e., actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity) on customer satisfaction (H5-H8);
4. The effects of customer satisfaction on attitudinal brand loyalty and behavioural brand loyalty (H9-H10);
5. The effect of attitudinal brand loyalty on behavioural brand loyalty (H11).
6. The effects of two independent personal cultural orientation types (i.e., personal cultural orientation of individualism and collectivism) on attitudinal brand loyalty and behavioural brand loyalty (H12-H15);
7. The impact of four independent self-congruity types on attitudinal brand loyalty and behavioural brand loyalty (H16-H23).

The following sections present a detailed conceptualisation of the hypotheses to be developed.

Figure 3. 1 Conceptual Framework



3.3 Effects of Personal Cultural Orientation on Self-congruity

Self-congruity is a matching process incorporating the consumer's self-concept with brand user imagery (Liu et al. 2010; Parker 2009). This process implies the perceived image of the user in a consumer's mind (Liu et al. 2010, 2012; Parker 2009; Sirgy et al. 1997) so that an individual needs to recall the associated image of a particular brand from his or her prior experience (Hohenstein et al. 2007; Liu et al. 2012; Sirgy et al. 1997, 2000). A review of the literature shows that there are four independent self-congruity types: actual self-congruity (ASC), ideal self-congruity (ISC), social self-congruity (SSC), and ideal social self-congruity (ISSC) (Aguirre-Rodriguez et al. 2012; He and Mukherje 2007; Sirgy et al. 2000). Each of the four independent self-congruity types underlies distinct self-concept motives: (a) ASC postulates that brands serve an individual's need for self-consistency to maintain consistency with his/her actual self-concept (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006; Sirgy et al. 2000); (b) ISC postulates that brands serve an individual's need for self-enhancement to enhance their self-view by aspiring to achieve his/her ideal self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherje 2007; Kressmann et al. 2006; Sirgy et al. 2000); (c) SSC postulates that brands serve an individual's need for social-consistency to maintain consistency with his/her social self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherje 2007; Sirgy et al. 2000); and (d) ISSC postulates that brands serve an individual's need for social approval to enhance the self-view by aspiring to achieve his/her ideal social self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherje 2007; Sirgy et al. 2000).

In the current study, individualism and collectivism at the individual-cultural level are called the personal cultural orientation of individualism (PCO-IND) and the personal cultural orientation of collectivism (PCO-COL) to distinguish the difference with individualism and collectivism at the national-cultural level. When a study focuses on individualism and collectivism at the national-cultural level, individualism and collectivism are treated as opposing forces

on a single spectrum (McCarty and Shrum 2001; Hofstede 2001). When individualism and collectivism are considered at the individual-cultural level, PCO-IND and PCO-COL represent two independent constructs (McCarty and Shrum 2001; Sharma 2010; Triandis and Gelfand 1998). More specifically, both PCO-IND and PCO-COL are two distinct constructs that represent the differences in personal cultural values and self-construals (Sharma 2010) that can be found across nations or cultures (Smith et al. 2013; ; Yoo and Donthu 2005; Yoo 2009). Considering that self-construal denotes the same meaning of self-concept (Matsumoto and Juang 2013) and self-concept is a main component of self-congruity (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000), He and Mukherjee (2007) suggested that the relationship between an individual's personal cultural orientation and the four independent types of self-congruity might be related and should be explored. However, knowledge is still lacking on the effects of the personal cultural orientations of individualism and collectivism on the four independent self-congruity types. This study seeks to establish evidence of the links, which are discussed in detail in the following section.

3.3.1 Effects of Personal Cultural Orientation of Individualism on Actual Self-Congruity and Ideal Self-Congruity

Personal cultural orientation of individualism (PCO-IND) represents a personal cultural orientation associated with acting independently, striving for autonomy and uniqueness and pursuing personal achievement as a sense of freedom that can be found across countries (Sharma 2010). Actual self-congruity postulates that brands serve individuals' need for self-consistency or their need to maintain consistency with their actual self-concept (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006; Sirgy et al. 2000). Ideal self-congruity postulates that brands serve an individual's need for self-enhancement to enhance his/her self-view by helping an individual to achieve his/her ideal self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherje 2007; Kressmann et al. 2006; Sirgy et al. 2000).

A literature review shows that both *actual self-concept* and *ideal self-concept* belong to what psychologists define as *private self-motives* (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000; Tsai 2005), which indicates that individuals value acting independently and having a separate and decontextualised sense of self that is focused on their own goals and achievements (Kuehnen et al. 2001; Torelli 2006; Tsai 2005; Ye et al. 2012). During the consumption process, *private self-concept* facets predispose individuals toward brands congruent with either their actual self-concept (self-consistency motive-driven) or their ideal self-concept (self-enhancement motive-driven) for intra-personal acceptance purposes (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006). Considering that pursuing personal achievement and acting independently are the key concepts in PCO-IND, it is possible that PCO-IND has a positive effect on actual self-congruity (i.e. the match between actual self-concept and brand user imagery) and ideal self-congruity (i.e. the match between ideal self-concept and brand user imagery). In line with this discussion and given that consumers recall the associated image of a particular brand users based on their prior experiences (Liu et al. 2012; Parker 2009; Sirgy et al. 1997), this study puts forward the following hypotheses:

H₁: An individual's personal cultural orientation of individualism will be associated positively with actual self-congruity.

H₂: An individual's personal cultural orientation of individualism will be associated positively with ideal self-congruity.

3.3.2 Effects of Personal Cultural Orientation of Collectivism on Social Self-Congruity and Ideal Social Self-Congruity

Personal cultural orientation of collectivism (PCO-COL) represents a personal cultural orientation that is associated with a strong group identity, a need to bond with others, acting as part of an in-group, giving importance to

conformity, valuing social reliability and morality, and pursuing collective achievement (Sharma 2010; Yoo 2009). Social self-congruity postulates that brands serve people's need for social-consistency by maintaining consistency with their social self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherje 2007; Sirgy et al. 2000). Ideal social self-congruity postulates that brands serve people's need for social approval by enhancing their self-view by helping to achieve their ideal social self-concept (Aguirre-Rodriguez et al. 2012; He and Mukherje 2007; Sirgy et al. 2000).

A review of the literature reveals that both *social self-concept* and *ideal social self-concept* belong to what psychologists define as *public self-motives* (Aguirre-Rodriguez et al. 2012; Sirgy 1982; Sirgy et al. 2000). *Public self-motives* refer to the overt aspects of self as perceived by relevant others (Tsai 2005; Ye et al. 2012; Smith et al. 2013) and that result in individuals attempting to do things to maintain an image others have of them (i.e., social self-concept) (Aguirre-Rodriguez et al. 2012; Johar and Sirgy 1991; Sirgy et al. 2000), or refer to overt displays of management (Smith et al. 2013) that result in individuals trying to do things that would cause others to think highly of them (i.e., ideal social self-concept) (Aguirre-Rodriguez et al. 2012; Johar and Sirgy 1991; Sirgy et al. 2000). During the consumption process, public self-concept facets predispose individuals toward brands congruent with either their social self-concept (social consistency motive-driven) or their ideal social self-concept (social approval motive-driven) (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000).

Considering that acting as a part of in-group(s), a sense of belongingness , and a need to bond with 'others' are characteristic of PCO–COL (Sharma 2010), it is possible that PCO–COL has a positive effect on social self-congruity and ideal social self-congruity. This is because people have the need to bond with others (which is characteristic of PCO–COL), so they may try to do things to maintain an image others have of them (which is characteristic of social self-concept) or do things that would cause others to

think highly of them (which is characteristic of ideal social self-concept). Therefore, it is possible that PCO–COL has a positive effect on both social self-congruity (i.e., the match between social self-concept and brand user imagery) and ideal social self-congruity (i.e., the match between ideal social self-concept and brand user imagery). In line with this discussion and assuming that consumers recall an image associated with a particular brand users based on prior experiences (Liu et al. 2012; Parker 2009; Sirgy et al. 1997), this study proposes the following hypotheses:

H₃: An individual's personal cultural orientation of collectivism will be associated positively with social self-congruity.

H₄: An individual's personal cultural orientation of collectivism will be associated positively with ideal social self-congruity.

3.4 Effects of Self-Congruity on Customer Satisfaction

During the consumption process, brand user imagery interacts with an individual's self-concept to generate a subjective experience referred to as self-congruity (Liu et al. 2012). This involves a psychological comparison with a brand, based on recalling a perception of the generalised user of a particular brand (Liu et al. 2012; Sirgy 1982). Customer satisfaction is also the psychological matching process incorporating what a consumer expects with what he or she receives from a particular brand (Ha et al. 2009; He and Mukherjee 2007; Parker and Mathews 2001; Spreng and Chiou 2002). Considering that a consumer's affective state during the process of consumption can have an impact on his or her level of satisfaction (He and Mukherjee 2007; Wirtz 1994), it is not surprising that empirical evidence revealed that self-congruity is an important determinant of customer satisfaction (Ekinci et al. 2008; Hohenstein et al. 2007; Jamal and Goode 2001; Yim et al. 2007).

Although the relationship between self-congruity and customer satisfaction has been confirmed by previous scholars, self-congruity research is

dominated by limited explorations of the effects of actual self-congruity (e.g., Ekinci et al. 2008; Hohenstein et al. 2007; Jamal and Goode 2001; Yim et al. 2007) and ideal self-congruity (e.g., Ekinci et al. 2008). Furthermore, prior self-congruity research overlooks social self-congruity and ideal social self-congruity (He and Mukherjee 2007). Due to the existence of four self-congruity types (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000), this study aims to fill this gap and to examine the effects of four independent types of self-congruity on customer satisfaction.

Considering that actual self-congruity implies that the brand serves to satisfy consumers' need for self-consistency; ideal self-congruity implies that the brand serves to satisfy consumers' need for self-enhancement; social self-congruity implies that the brand serves to satisfy consumers' need for social constancy; and ideal social self-congruity implies that the brand serves to satisfy consumers' need for social approval (Aguirre-Rodriguez et al., 2012; Sirgy et al., 2000), which is likely to provoke customers' cumulative post-purchase evaluation of a brand in terms of how well a brand meets the customer's needs and expectations (i.e., satisfaction). This study posits that, as congruity between brand user imagery and the targeted consumers' four independent types of self-concept (actual self-concept, ideal self-concept, social self-concept, and ideal social self-concept) increases, greater customer satisfaction is produced. Therefore, this study hypothesizes that:

H₅: Actual self-congruity will be associated positively with customer satisfaction.

H₆: Ideal self-congruity will be associated positively with customer satisfaction.

H₇: Social self-congruity will be associated positively with customer satisfaction.

H₈: Ideal social self-congruity will be associated positively with customer satisfaction.

3.5 Effects of Customer Satisfaction on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

A substantial amount of research has concluded that satisfaction is an important precursor of loyalty (Caruana 2002; Cronin and Taylor 1992; Oliva et al. 1992; Selnes 1993; Sivadas and Baker-Prewitt 2000; Zeithaml et al. 1996). Oliver (1999) argued that satisfaction is a pleasurable fulfilment (i.e., the customer senses that consumption fulfils some need/desire/goal, and so forth) and that for satisfaction to influence loyalty, overall satisfaction is required so each and every satisfaction episode gets blended or becomes aggregated. Also, Berman and Evans (2010) posit that only the most satisfied customers stay as loyal customers in the long term. It has been proved that there is a positive relationship between satisfaction and loyalty in previous studies (Anderson and Sullivan 1993; Hartmann and Ibanez 2007; Heskett et al. 1994; Johnson and Fornell 1991; Rust and Zahorik 1993; Storbacka et al. 1994).

Whereas studies have found a positive relationship between customer satisfaction and brand loyalty (Bolton 1998; Brakus et al. 2009; Giese and Cote 2000; Ha et al. 2009; Kumar et al. 2013), other research has been sceptical of the link (Griffith 2001; Jones and Sasser 1995; Peterson and Wilson 1992). This scepticism might stem from the ambiguous and contradictory findings about the conceptualisations of brand loyalty (Broyles 2009). Some researchers suggest exploring the effects of customer satisfaction on brand loyalty by taking a composite approach to integral attitudinal and behavioural aspects of loyalty (Ahluwalia et al. 2000; Homburg et al. 2009). For example, Brakus et al. (2009) proved that there is a positive relationship between satisfaction and brand loyalty that includes both attitudinal and behavioural aspects. However, Seiders et al. (2005) reported that satisfaction has a strong positive effect only on attitudinal aspects of loyalty and not on behavioural aspects of loyalty. Kumar et al. (2013) posited that one possible reason for the scepticism of the relationship between satisfaction and loyalty might stem from those researchers treating these two

aspects of loyalty (i.e., attitudinal loyalty and behavioural loyalty) as one singular feature.

Drawing from the varied perspectives of the relationship between satisfaction and two independent types of brand loyalty (attitudinal brand loyalty and behavioural brand loyalty), it is assumed that the cumulative post-purchase evaluation of a brand in terms of how well a brand meets a customer's needs and expectations prompts consumers to (a) have an attitudinal preference and commitment towards a specific brand (related to attitudinal brand loyalty) and (b) repeat their purchase of a specific brand (related to behavioural brand loyalty). This study, therefore, seeks to clarify the linkages to put forward the following hypotheses:

H₉: Customer satisfaction will be associated positively with attitudinal brand loyalty.

H₁₀: Customer satisfaction will be associated positively with behaviour brand loyalty.

3.6 Effects of Attitudinal Brand Loyalty on Behavioural Brand Loyalty

Attitudinal brand loyalty refers to a psychological predisposition consisting of attitudinal preference and commitment in terms of some unique value associated with the brand (Bennett and Rundle-Thiele 2002; Chaudhuri and Holbrook 2001; Jacoby and Kyner 1973; Liu-Thompkins and Tam 2013). Behavioural brand loyalty refers to repeated purchasing of the brand (Broyles 2009; Chaudhuri and Holbrook 2001; Odin et al. 2001; Russell-Bennett et al. 2007).

This research posits a positive and direct relationship between attitudinal brand loyalty and behavioural brand loyalty. Justification for this

conceptualisation comes from previous research which has shown that the behavioural aspect of loyalty is regarded as a later stage of the loyalty process (Chiou and Droge 2006; Evanschitzky et al. 2006; Iwasaki and Havitz 2004; Liu-Thompkins and Tam 2013; Oliver 1999). The word 'attitude' was originally applied in social psychology to predict an individual's subsequent behaviour (Ajzen and Fishbein 1991). Thiele and Mackay (2001) discussed how the correlation of attitudinal and behavioural loyalty should be positive. When exploring the relationship between attitudinal and behavioural aspects of brand loyalty, attitudinal brand loyalty is what first sparks a consumer's desire to purchase a brand (Liu-Thompkins and Tam 2013; Oliver, 1999). Therefore, the following hypothesis has been made:

H₁₁: Attitudinal brand loyalty will be associated positively with behavioural brand loyalty.

3.7 Effects of Personal Cultural Orientation on Brand Loyalty

Based on the characteristics of two personal cultural orientation types (i.e., personal cultural orientation of individualism and personal cultural orientation of collectivism) and the characteristics of two brand loyalty types (i.e., attitudinal brand loyalty and behavioural brand loyalty), this research posits that two personal cultural orientation types will be positively related to two types of brand loyalty, which are discussed in detail in the following section.

3.7.1. Effects of Personal Cultural Orientation of Individualism on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

According to Lam (2007), the greater an individual's individualism (versus collectivism), the greater loyal with the brand. This is due to individualism (versus collectivism) at the individual-cultural level influencing individuals to believe in themselves and do things that benefit them, so that they tend to purchase brands that they deem suitable for themselves, irrespective of the impact from others (Lam, 2007). Unlike Lam (2007) who examined

individualism-collectivism at the individual-cultural level but treated the concepts as opposing forces on a single spectrum, this study examines individualism-collectivism at the individual-cultural level by treating the concepts as two distinct constructs (which are called personal cultural orientation of individualism and personal cultural orientation of collectivism in this study). This is in line with prior research (e.g., McCarty and Shrum, 2001; Sharma, 2010) suggesting that when individualism and collectivism are considered *at the individual-level*, they represent two distinct constructs. It is suggested that these two constructs be treated as opposing forces on a single spectrum only when a study focuses on individualism and collectivism *at the national-level* (McCarty and Shrum, 2001).

Nevertheless, the same reasoning used by Lam (2007) can still be applied to this study. Considering that self-direction, autonomy and personal achievement are PCO-IND's key concepts, it is possible that PCO-IND has a positive effect on brand loyalty since individuals pursue personal achievement and value self-direction, which is likely to result in their tendency to purchase brands that they deem suitable for themselves, irrespective of influence from others. In line with this discussion and given that brand loyalty characteristics comprise two brand loyalty types (i.e., attitudinal brand loyalty and behaviour brand loyalty), this study therefore seeks to clarify the linkages by proposing the following hypotheses:

H₁₂: An individual's personal cultural orientation of individualism will be associated positively with attitudinal brand loyalty.

H₁₃: An individual's personal cultural orientation of individualism will be associated positively with behavioural brand loyalty.

3.7.2 Effects of Personal Cultural Orientation of collectivism on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

The results of a study by Yoo (2009) revealed that an individual's personal cultural orientation of collectivism (versus individualism) associates positively with an individual's attitudinal brand loyalty. This is due to collectivism at the individual-cultural level influencing individuals to value harmony, cooperation, and friendship so that individuals are less likely to switch to other brands to break the relationship with focal brands and give up their loyalty to focal brands (Yoo 2009). For this reason, personal cultural orientation of collectivism influences individuals to have an overall attitudinal commitment toward the brand (i.e., attitudinal brand loyalty) (Yoo 2009). Unlike Yoo (2009) who examined individualism-collectivism at the individual-cultural level but treated the concepts as opposing forces on a single spectrum (i.e., collectivism versus individualism), this study examines treat the concepts as two distinct constructs (i.e., personal cultural orientation of individualism and personal cultural orientation of collectivism in this study).

Nevertheless, the same reasoning used by Yoo (2009) can still be applied to this study. Considering that acting as a part of in-groups, a sense of belonging, social reliability and morality are the key concepts of the personal cultural orientation of collectivism (i.e., PCO-COL) (Sharma 2010), it is possible that PCO-COL has a positive effect on attitudinal brand loyalty because individuals pursue harmony, which is likely to result in individuals' tendency to have overall attitudinal commitment toward brands (i.e., attitudinal brand loyalty). Given that brand loyalty is characterised as two types - attitudinal brand loyalty and behaviour brand loyalty - it is still unclear whether PCO-COL by itself has a significant positive effect on attitudinal brand loyalty or both attitudinal brand loyalty and behaviour brand loyalty. As the previous section discussed, Lam (2007) treated individualism at the individual-cultural level (which is called PCO-IND in this study) as opposing collectivism at the individual-cultural level (which is called PCO-COL in this study), and found that PCO-IND had an influence on brand loyalty. It is likely

that PCO-COL will also be related positively to behavioural brand loyalty. Consequently, this study seeks to clarify the linkages and puts forward the following hypotheses:

H₁₄: An individual's personal cultural orientation of collectivism will be associated positively with attitudinal brand loyalty.

H₁₅: An individual's personal cultural orientation of collectivism will be associated positively with behavioural brand loyalty.

3.8 Effects of Self-Congruity on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

Four independent self-congruity types (i.e., actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity) refer to the relationship between buyers' four independent self-concept types (i.e., actual self-concept, ideal self-concept, social self-concept and ideal social self-concept) and the perceived image of the user (Sirgy et al. 2000). It is possible that customers who perceive a brand-user imagery to be consistent with their self-concepts (e.g., actual, ideal, social and ideal social self-concept) are likely to have purchase motivation and further generate brand loyalty (Kressmann et al. 2006; Liu et al. 2012). This is because the greater the customer's self-congruity, the more likely that consumer will implicitly infer that the use of the brand should meet their need (Kressmann et al. 2006; Liu et al. 2010; Sirgy et al. 2008).

Despite many studies, self-congruity plays an important role in influencing various types of customer loyalty, and the extant literature severely lacks empirical evidence of self-congruity on brand loyalty (Kressman et al. 2006; Liu et al. 2012). According to Kressmann et al. (2006), before they investigated the relationship between self-congruity and brand loyalty, no other papers had been found to explore this relationship. Most recently the results of Liu et al. (2012) proved the direct effect of actual self-congruity and

brand loyalty (i.e. containing both attitudinal and behavioural aspects of loyalty). Prior to the study by Liu et al. (2012) the results of the study by Kressman et al. (2006) confirmed that self-congruity (i.e., integral both of actual self-congruity and ideal self-congruity) has a significant positive direct effect on attitudinal brand loyalty. Based on characteristics of two brand loyalty type, it is still unclear whether self-congruity only has a significant positive effect on attitudinal brand loyalty or both attitudinal brand loyalty and behavioural brand loyalty. Consequently, this study seeks to clarify the linkages of the relationship between the four independent types of self-congruity and two independent types of brand loyalty to put forward the following hypotheses:

H₁₆: Actual self-congruity will be associated positively with attitudinal brand loyalty.

H₁₇: Actual self-congruity will be associated positively with behaviour brand loyalty.

H₁₈: Ideal self-congruity will be associated positively with attitudinal brand loyalty.

H₁₉: Ideal self-congruity will be associated positively with behaviour brand loyalty.

H₂₀: Social self-congruity will be associated positively with attitudinal brand loyalty.

H₂₁: Social self-congruity will be associated positively with behaviour brand loyalty.

H₂₂: Ideal social self-congruity will be associated positively with attitudinal brand loyalty.

H₂₃: Ideal social self-congruity will be associated positively with behaviour brand loyalty.

3.9 Chapter Summary

This chapter presented the conceptual framework to determine the cross-cultural generalisability of consumers' loyalty formation. 23 hypotheses are presented and these are summarised in Table 3.1. The discussion of these hypotheses in relation to previous literature is relatively brief because it simply recaps the arguments already presented and then presents the current study's hypotheses about the relationships. Some of the 23 hypotheses have definitive support in the literature, whereas others have inconsistencies and contradictory findings, or have not received enough attention from other researchers or practitioners to draw conclusions. The following chapter discusses the research design of this thesis and methods used to test these hypotheses.

Table 3. 1 Summary of Hypotheses

Hypotheses
H ₁ : An individual's personal cultural orientation of individualism will be associated positively with actual self-congruity.
H ₂ : An individual's personal cultural orientation of individualism will be associated positively with ideal self-congruity.
H ₃ : An individual's personal cultural orientation of collectivism will be associated positively with social self-congruity.
H ₄ : An individual's personal cultural orientation of collectivism will be associated positively with ideal social self-congruity.
H ₅ : Actual self-congruity will be associated positively with customer satisfaction.
H ₆ : Ideal self-congruity will be associated positively with customer satisfaction.
H ₇ : Social self-congruity will be associated positively with customer satisfaction.
H ₈ : Ideal social self-congruity will be associated positively with customer satisfaction.
H ₉ : Customer satisfaction will be associated positively with attitudinal brand loyalty.
H ₁₀ : Customer satisfaction will be associated positively with behavioural brand loyalty.

Table 3.1 Summary of Hypotheses (continued)

Hypotheses
H ₁₁ : An individual's personal cultural orientation of individualism will be associated positively with attitudinal brand loyalty.
H ₁₂ : An individual's personal cultural orientation of individualism will be associated positively with behavioural brand loyalty.
H ₁₃ : An individual's personal cultural orientation of collectivism will be associated positively with attitudinal brand loyalty.
H ₁₄ : An individual's personal cultural orientation of collectivism will be associated positively with behavioural brand loyalty.
H ₁₅ : Actual self-congruity will be associated positively with attitudinal brand loyalty.
H ₁₆ : Actual self-congruity of individualism will be associated positively with behavioural brand loyalty.
H ₁₇ : Ideal self-congruity will be associated positively with attitudinal brand loyalty.
H ₁₈ : Ideal self-congruity of individualism will be associated positively with behavioural brand loyalty.
H ₁₉ : Social self-congruity will be associated positively with attitudinal brand loyalty.
H ₂₀ : Social self-congruity of individualism will be associated positively with behavioural brand loyalty.
H ₂₁ : Ideal social self-congruity will be associated positively with attitudinal brand loyalty.
H ₂₂ : Ideal social self-congruity of individualism will be associated positively with behavioural brand loyalty.
H ₂₃ : Attitudinal brand loyalty will be positively related to behavioural brand loyalty.

Chapter Four: Methodology

4.1 Introduction

Research methodology is “the theory of how research should be undertaken” (Saunders et al. 2012:4), based on the research objectives being addressed (Easterby-Smith et al. 2008; Robson 2002). This chapter addresses the most appropriate research methods and procedures applied to determine the cross-cultural generalisability of the conceptual framework and the hypotheses presented in Chapter Three. The chapter is structured as follows. Section 4.2 describes the research paradigm related to the perspectives of reality and their link to the research approach and method. Section 4.3 details the implementation of the data collection method. Section 4.4 offers a discussion of cross-national data equivalence. Section 4.5 details the development of the research instrument. Section 4.6 presents the steps taken to analyse the data. This section provides a discussion of the study’s analytical techniques and their utilisation for testing its hypotheses. Section 4.7 clarifies the ethical considerations made throughout the research process, including following the completion of data collection and analysis. Finally, in Section 4.8 a summary with some concluding remarks is outlined.

4.2 Research Paradigm

Research is a process of developing knowledge and understanding the social world (Matthews and Ross 2010; Saunders et al. 2012). A paradigm is a framework suggesting ways of looking at a subject and has its foundation in a set of basic assumptions (Saunders et al. 2012). The term paradigm has been used in previous research in the context of a philosophical assumption about the progress of scientific practice concerned with the *nature of reality* (Hussey and Hussey 1997; Niglas 2010; Saunders et al. 2012). In a methodological context, paradigm has been used to determine how research should be conducted (Hussey and Hussey 1997; Niglas 2010). The definition of the “nature of reality” is shaped by a researcher’s experiences, background knowledge and worldview, referred to as ontology (Creswell

2013; Krauss 2005; Saunders et al. 2012:129; Strang 2013). Prior research has explored whether knowledge is *objective* or *subjective* and has suggested that an understanding of this is critical to comprehending the philosophical context in which research is undertaken (Corbetta 2003; Creswell 2013; Saunders et al. 2012). The distinction between *objective* and *subjective* is arguably one of the major factors applied to the formulation of marketing and consumer theory (Barker et al. 2001; Bryman 2004).

In the context of objectivism, research is recognised in a value-free way (Bryman 2004; Corbetta 2003; Saunders et al. 2012). Objectivism asserts that social actors do not exert influence on social entities, which are themselves independent. Research that adopts objectivist thinking considers that acceptable knowledge is observable phenomena and that a search for causal relationships in data creates generalisations (Corbetta 2003; Creswell 2013; Jakubik 2007; Robson 2002). According to research (Carson et al. 2001:63; Curwin et al. 2013; Neuman 2006; Saunders et al. 2012), generalisation can be achieved through quantification for data collection and analysis such as “a very structured, forced-choice, self-completion questionnaire.” Representative examples of quantitative research methods emphasise quantifiable observations and a structured, forced-choice, self-completion questionnaire to test theories (Bryman 2004; Denzin and Lincoln 2005; Easterby-Smith et al. 2008; Gill et al. 2010). Quantitative research is built in a value-free way to operationalise the concepts deduced from theory to measure it by using numeric data. This is to explore relationships among measured variables with the intent of explaining, predicting and controlling phenomena to confirm the findings of the theory without any impact on the study (Curwin et al. 2013; Leedy and Ormrod 2013; Neuman 2006; Saunders et al. 2012). However, quantitative method is criticised for having no contact or low involvement with the subjects. Therefore, it cannot account for processes and meaning-making, and the further generation of hypotheses from the data is limited in terms of providing rich in-depth explanations (Creswell 2013; Hair et al. 2014; Silverman 2006).

Subjectivism, by contrast, describes a reality that does not exist in any concrete sense (Creswell 2013; Denzin and Lincoln 2011; Sinkovics et al. 2012). Research adopting subjectivist thinking is guided by the principle that knowledge forms as a result of the exploration of subjective meanings attached to phenomena by researchers in their roles as social actors. It is a search for detailed descriptions of specific research phenomena (Denzin and Lincoln 2011; Krauss 2005; Saunders et al. 2012). In subjectivism, research is recognised in a value-bound context (Corbetta 2003; Saunders et al. 2012). In order to recognise the impact of context, research of this kind makes use of non-numeric data such as in-depth interview, which explore the complexity of a situation in its specific context to access the subjective (Denzin and Lincoln 2005; Saunders et al. 2012). This approach, related to an in-depth appreciation of human behaviour and seeking to understand social actors' interpretations of their environments, is representative of qualitative research methods (Carson 2001; Creswell 2013; Neuman 2006). However, qualitative research is criticised for lacking generalisability (Bryman and Bell 2011); the subjective limits the ability to relay information accurately. Respondents are not equally perceptive and communicative, and interviews, which constitute people's experiences filtered through the encounter with the researcher, are difficult to replicate (Bryman and Bell 2011; Creswell 2013). Table 4.1 summarises the differences between quantitative and qualitative methods and their association with the nature of reality (i.e., objective and subjective) (Saunders et al. 2012).

Table 4. 1 Differences between the quantitative and qualitative methods

Point of Comparison	Quantitative	Qualitative
Nature of reality	Objective	Subjective
Approach	Testing of theory	Building theory
Types of data	Numeric	Non-numeric
Sampling size	Large sample size in order to generalise conclusion	Small sample size with less concern about generalisation

Adapted from Saunders et al. (2012:129)

Reasons for choosing quantitative over qualitative research methods

Quantitative research methods rather than qualitative research methods are used in this thesis because of the following two main reasons. First, as suggested by various researchers, the major consideration in selecting the most appropriate research should be the research question of the study (Easterby-Smith et al. 1991; Robson 2002; Saunders et al. 2012). This theoretical international research attempts to investigate whether there does the effect of personal cultural orientation on self-congruity, customer satisfaction and brand loyalty have cross-cultural validity. The present study undertakes a theoretical stance that attempts to determine the cross-cultural generalisability of the conceptual model in consideration of its purpose. Data comparability is extremely important in data collection in order to determine the research framework's cross-cultural generalisability (Douglas and Craig 1983; Craig and Douglas 2005; Matsumoto and Van de Vijver 2011; Parameswaran and Yaprak 1987; Van de Vijver and Leung 1997). This study is more objective as it uses a quantitative research method. Choosing the quantitative research method enables this study to assess the data's comparability by ensuring both that the scales are appropriate to every language spoken (Usunier 1998). After all, language is the means by which individuals observe and describe the world around them and then make judgements that must be considered when conducting research (Usunier 1998).

Quantitative research methods enable this study to provide cross-national comparability statistical evidence on the strengths of the relationships between the variables (Crewell 2013; Hair et al. 2014; Limon et al. 2009; Mullen 1995; Smith et al. 2013). Using the quantitative research method enables the researcher to examine the comparability of the data, to allow for meaningful comparison when predicting causal relationships between brand loyalty and its antecedents (i.e., personal cultural orientation, self-congruity and satisfaction) in cross-cultural contexts. Quantitative research method makes this study to eliminate or minimise subjectivity of judgement on the

part of the researcher (Churchill 1995; Hair et al. 2014; Sarantakos 1998). The quantitative research method allows us to determine whether a sample of target participants has certain behaviours and attitudes, and whether specific determinants produce behaviours at a statistically significant level, thus clearly specifying the variables under examination (Baker and Foy 2012; Saunders et al. 2012). This thesis uses the quantitative research method to test hypotheses by investigating causal relationships between variables to determine the cross-cultural generalisability of the conceptual model. This is based on quantifying the data collected from a quantitative approach, in order to analyse them using statistical tools (Byman 2004; Malhotra et al. 2012; Sarantakos 1998). To this end, and viewed from the perspective that reality is objective, a quantitative approach is adopted to test theories, which constitutes the most appropriate data-collection tool.

Furthermore, having reviewed the relevant literature dealing with the effect of personal cultural orientation on brand loyalty (e.g., Lam 2007; Thompson et al. 2014; Yoo 2009), as well as a test of the effect of self-congruity on customer satisfaction (e.g., Ekinici et al. 2008; Hohenstein et al. 2007; Yim et al. 2007) and brand loyalty (e.g., Kressmann et al. 2006; Liu et al. 2012; Parker 2009), it was revealed that the majority of studies to date have been quantitative, using survey-questionnaires specifically. Considering that (a) the theories (personal cultural orientation of individualism and collectivism, self-congruity, satisfaction, attitudinal brand loyalty and behavioural brand loyalty) in this research already exist on the phenomena of interest, and (b) all the scales used in this research have been validated in their original studies, it was deemed appropriate to include them directly in the research instrument. The quantitative research method is deemed to be the most appropriate research method for this study.

Although the fact that no qualitative phase was conducted to make refinements to the study scales is acknowledged as a limitation because the use of qualitative research to triangulate the findings would provide richness,

a pilot study was conducted to ensure that the scales were appropriate for the languages spoken and the suitability of the questionnaire. This is in line with Bryman and Bell's (2011) suggestion to conduct a pilot study to examine whether any confusion has arisen.

4.3 Implementation of Data Collection Method

This section describes the data collection method used in this thesis and justified in the following sections, including the web-based questionnaire instrument (Section 4.3.1), survey population (Section 4.3.2), and sample size (Section 4.3.3).

4.3.1 Web-Based Questionnaires

According to prior research, questionnaire design differs according to the research objectives and the manner in which the questionnaire is administered (Malhotra et al. 2012; Saunders et al. 2012). Considering the present research objectives and following previous studies (e.g., Aaker and Lee 2001; Hamilton and Biehal 2005), a web-based questionnaire is the most appropriate choice for a variety of reasons: (a) it offers an effective, timely, and cost-efficient way to collect large volumes of data (Malhotra et al. 2012; van Gelder et al. 2010); (b) the researcher can reach a geographically dispersed or specialised population (Curwin et al. 2013; Malhotra et al. 2012; Saunders et al. 2012); (c) the researcher can reduce errors in data transfer and coding (van Gelder et al. 2010); (d) the researcher can lessen the risk of missing values since a web-based self-administered questionnaire can be programmed to prevent participants from moving to the next page before they have answered all the previous questions (Tabachnick and Fidell 2007); and (e) the use of web-based questionnaires has increased in recent years and is likely to continue in the foreseeable future (Duffy et al. 2005). Consequently, a web-based questionnaire has been recognised as a useful technique (Dillman et al. 2009; Malhotra et al. 2012; van Gelder et al. 2010).

The web-based questionnaires for this study was hosted by AIP Corporation, which is an online market research institute founded in 1997 in Tokyo. AIP provides quick, easy and relatively inexpensive access to online research participants for international organisations and researchers globally, especially in Asian regions such as Japan, China, Singapore, Malaysia and Thailand (AIP 2012). AIP's clients include some 10 global market research agencies, such as TNS, Nielsen, Ipsos and GFK, as well as multinational corporations such as Johnson & Johnson, L'Oreal, Toyota and Honda (AIP 2012). The sample drawn from AIP's online panel includes subjects who previously agreed to be contacted and receive online surveys, and who are members who logged onto their "My Page" at least once in the past 12 months. Individuals receive emails from AIP with a link to the web-based questionnaire. AIP's premium panels include IT decision makers and travellers, as well as finance, automotive and other difficult-to-reach audiences. In addition, AIP employs various recruiting methodologies, and maintains partnerships with high-quality panel providers in countries that are often difficult to sample (AIP 2012). AIP respondents are informed that their participation will be rewarded with, for example, payments in the local currency or coupons redeemable for gifts (AIP 2012). Regarding sampling bias, AIP sources its panels from portals that are not biased towards any particular demographic region and thus is reflective of the general market opinion (AIP 2012).

In marketing research, using online survey panels for data collection has become increasingly popular as a research instrument (De Gregorio and Sung 2010; Malhotra et al. 2012). For example, Ye et al. (2012) applied online panel surveys to investigate Chinese consumers' brand loyalty. An online survey panel is "made up of individuals who are pre-recruited to participate on a more or less predictable basis in surveys over a period of time" (Dennis 2001:34). Extensive research has been carried out on online panels for data collection specifically to explore consumers' purchasing patterns (Levin et al. 2005; Lohse et al. 2000), using a series of attitudinal

questions (Curwin et al. 2013) in international marketing research (Malhotra et al. 2012). Online panel surveys have been shown by scholars to be a valid and efficient research method (Deutsken et al. 2006; Duffy et al. 2005). Prior studies have reported that by using online panels for data collection, researchers can reach a large number of participants who voluntarily complete the surveys during their leisure time, which can minimise non-cooperation problems (De Gregorio and Sung 2010; Ganesh et al. 2010). Online panels have also been found to lower costs linked to finding appropriate respondents and raise response rates while ensuring the timely availability of respondents (Curwin et al. 2013; De Gregorio and Sung 2010; Deutskens et al. 2006; Ganesh et al. 2010).

AIP Corporation's service is not free but is less expensive than more traditional methods, such as researchers travelling to collect research data. This method offers cost savings and a quicker response time. Since the purpose of this study is to obtain a comparable sample featuring various characteristics across three countries (i.e. China, Singapore and the United States), based on these benefits and the fact that online panel surveys have been recognised as a reliable way to collect data, online panel data collection was employed. Considering its objectives and the advantages of using an AIP online panel, data for the present thesis were collected from web-based questionnaires hosted by the AIP Corporation for each of the three countries (the US, China and Singapore; see the following section).

4.3.2 Population of the Study

Prior research has suggested that a critical aspect of a sample's design is its ability to define the population for which the inquiry is intended as precisely as possible (Bryman and Bell 2011; Malhotra et al., 2012; Saunders et al. 2012). The target population has to serve the research objective and to be convenient and consider the appropriate sampling units (Bryman and Bell 2011; Hair et al. 2014). While Creswell (2003) stated that researchers

advocate the use of random samples in social science research in general, various studies (e.g. Bloch 2007; Van de Vijver and Leung 1997) pointed out that simple random samples often have limited utility in cross-cultural studies. This is because random samples make it difficult to determine whether the attitudinal and behavioural differences are due to national and cultural differences or to demographic influences (Van de Vijver and Leung 1997).

In international marketing research, a review of the literature reveals that the key issue in sampling design is the comparability of the sample and its relative importance and representative power (Craig and Douglas 2005; Douglas and Craig 1983; Parameswaran and Yaprak 1987). In order to conduct a theoretical international study that attempts to determine the cross-national generalizability of its conceptual framework, cross-national sampling comparability is required (Limon et al. 2009; Reynolds et al. 2003). Sample comparability can be met by matching the samples to specific characteristics, such as income and age, which are of critical interest to the research (Craig and Douglas 2005; Limon et al. 2009; Parameswaran and Yaprak 1987). Otherwise, it is difficult to determine whether the findings are true differences or problems related to scale applicability that differ according to sample characteristics (Durvasula and Lysonski 2008; Steenkamp and Baumgartner 2000). Hence, a matched sample is more appropriate in this study. Given that individuals' responses may be filtered based on researcher-specified criteria from the online panel survey company (Evans and Mathur 2005), matched samples in the present study was facilitated by using a sample from the AIP online panel company.

In line with various cross-cultural researchers' suggestions, the principal step in exploring the influence of culture on consumer behaviour is to group the participants according to the unit of analysis, i.e. country (e.g. Bartikowski et al. 2011; Lenartowicz and Roth 1999). Subjects can be considered to belong to a particular unit of analysis only if their nationality matches that of the

country in which they have always lived (Bartikowski et al. 2011; Lenartowicz and Roth 1999). Considering the research objectives, the hypotheses are tested in this study using individuals who are of the pertinent nationality and have always lived in the United States, the People's Republic of China or Singapore as research grounds. This is in line with the suggestion of Yoo (2009), who explored the direct effect of personal cultural orientation of collectivism on attitudinal brand loyalty, selecting countries known to be distinctly different with regard to individualism (i.e. attributes of nations rather than individuals) to facilitate variability on the personal cultural dimensions of individualism and collectivism (i.e. attributes of individuals).

According to Hofstede (2012), the three countries differ on the individualism index: the US ranked highest (individualism score = 89 points), while the People's Republic of China (individualism score = 20 points) and Singapore (individualism score = 20 points) ranked low. Therefore, these countries adequately encompass the two extremes of the collectivism-individualism continuum with regard to countries worldwide. Specifically, it is recognised that individualism is emphasised as a core value in the United States (Hofstede 2012), where the self-concept of individuals is "me"-oriented which takes precedence over "we"-oriented (Sivadas et al. 2008; Smith et al. 2013). It is recognised that collectivism (versus individualism) is emphasised as a core value in the People's Republic of China and Singapore (Hofstede 2012), and where the self-concept of individuals is "we"-oriented take precedence over "me"-oriented (Sivadas et al. 2008; Smith et al. 2013).

However, the United States (Banks 2008; Fearon 2003; Venaik and Midgley 2015), China (Stening and Zhang 2007; Tsui 2005; Venaik and Midgley 2015) and Singapore (Ortiga 2015) are recognised to be culturally diverse nations. In these countries, people with roots possess both the individualist and collectivist cultural characteristics that the self-concept of individuals are independent and interdependent (Pan et al. 2010; Smith et al. 2013), which facilitates testing the effects of the personal cultural dimensions of

individualism and collectivism (i.e. individual-level cultural characteristics). Therefore, the use of these three countries allows the testing of the influences of individual-level variables within each country and determining whether or not a different country explains additional variance to provide an analytically rigorous approach in terms of country selection (Kirkman et al. 2006). Hence, in the present study, only those who possess the pertinent nationality and have always lived in China, Singapore, or the United States are included. Furthermore, in order to exclude the potentially distorting impact of gender bias, each subsample contained an equal number of male and female Chinese, Singaporean and American participants.

Second, the population of this thesis uses generational timeframes of Generation Y in particular for the following reasons. Generational cohorts are premised on the notion that it is the shared experiences of people coming of age in a specific historical and social milieu that creates the unique identity of each generational cohort (Gardiner et al. 2013; Schuman and Scott, 1989). This shared life experience shapes a cohort of individuals with homogeneous beliefs values and customs across cultures (Davis et al. 2006; Gardiner et al. 2013; Schewe et al. 2000). For example, Pan et al., (2010) found that Chinese and American Generation Y do not differ significantly on the collectivism-individualism dimension than the prevailing cultural stereotype suggests that they should. Generation Y (born 1977-1994) has been characterised as being more global than other generations such as Baby Boomers (born 1946-1964) or Generation X (born 1965-1976) (Gardiner et al. 2013; Heaney 2007; Stevens et al. 2005). Members of Generation Y have grown up surrounded by the Internet and computers; they are media and technology savvy, having greater exposure to global media than previous generations (Bakewell and Vincent-Wayne 2003; Durvasula and Lysonski 2008; Stevens et al. 2005). With their rising incomes and global media vehicles such as the Internet and MTV, they represent a generation that has comparable characteristics in across-culture research of consumer behaviour (Gardiner et al. 2013). Moreover, members of Generation Y have been exposed to brands from birth, and therefore are recognised as brand

conscious (Gardiner et al. 2013; Miller 2007). Generation Y tends to display the same behaviours and purchasing habits across cultures (Durvasula and Lysonski 2008; Kjeldgaard and Askegaard 2006; Kumar and Lim 2008; Stanat 2006; Zhang 2010). For instance, Zhang (2010:69) noted that:

Strolling down Shanghai's boulevards, one sees well-dressed young Chinese constantly talking on their mobile phones, switching easily between English and Chinese. They jam the city's Western-style bars and discos, even on weekday nights. They work at Internet start-ups or at Western firms. They are ambitious and confident. They are the models for Generation Yellow – the rising middle-class in China, aged 18 to 35 – and they are the future.

In addition, Generation Y has become a focus of interest in consumer behaviour literature due to its increasing size, its propensity to have greater discretionary income and its socialisation to the consumption process (Kinley et al. 2010; Kumar and Lim 2008; Loro and Helgeson 2013; Wolburg and Pokrywczynski 2001). This group is described as better educated and more brand conscious than previous generations and is deemed to have the means with which to purchase high-priced brand items such as mobile phones, computers, clothing, etc. (Gardiner et al. 2013; Kinley et al. 2010; Kjeldgaard and Askegaard 2006; Kumar and Lim 2008; Wolburg and Pokrywczynski 2001; Xu 2006). Hence, Generation Y members from China, Singapore and the United States are appropriate for study because they have greater brand awareness than any other age cohort groups in international marketing research. This selected sample population excludes the potentially distorting influence of age, to obtain more homogeneous subsamples for comparison purposes, which is a major issue in cross-national research (Limon et al. 2009).

Furthermore, Hlavinka (2011) suggested that middle-class individuals outnumber all other age groups in brand consumption and that there are more demands to understand their consumption experiences. As middle-class consumers themselves are an important brand consumption segment, they match the samples in terms of specific characteristics that are of research interest, in order to examine their self-congruity, brand satisfaction and brand loyalty. In addition, Duffy et al. (2005) found that online panel samples tend to be younger, wealthier and better educated. For instance, Hung et al. (2011) found that Internet users in China were younger (under 30 years old), more educated (with a bachelor's degree or higher) and had higher incomes (more than RMB 4,000 per month). The characteristics of online panel samples are matched to the characteristics within this age cohort group (Generation Y middle class) and are more culturally homogeneous than any other age cohort groups. The present study focuses on middle class individuals to exclude the potentially distorting influence of income and to obtain more homogeneous samples for comparison, which conforms with previous cross-cultural studies (e.g., De Mooij 2004; Hofstede 2004; Limon et al 2009). Middle-class individuals are individuals who have a personal gross income per annum of SGD \$48,000 to \$84,000 in Singapore (Asia News Network 2012); USD \$39,000 to \$118,000 in the US (BBC 2012); and RMB \$10,000 to \$60,000 in Mainland China (CNN Money 2012).

In summary, for the purpose of sample consistency and comparability, the participants chosen for the present study met the following requirements: (1) they possess the pertinent nationality and have always lived in China, Singapore or the United States; (2) they were born between 1977 and 1994 (known as Generation Y); and (3) they reported a total annual personal income of SGD \$48,000 to \$84,000 in Singapore, USD \$39,000 to \$118,000 in the United States, or RMB \$10,000 to \$60,000 in Mainland China. Despite the fact that perfect homogeneity is not possible (Coviello and Jones 2004), the participants chosen in the current study were expected to have similar characteristics and to minimise the influence of demographic variables.

4.3.3 Sample Size

Acknowledging that it would be impossible for a study to reach an entire population, scholars (Bryman and Bell 2011; Saunders et al. 2012; Sekaran 2013) generally agree that using samples is an appropriate and sufficient alternative if the study population is large or the time and costs associated with data collection are high. This research was composed of three studies: a preliminary study, a pilot study, and the main study. According to Patton (2002), the sample size of a preliminary or pilot study should be at least 20 participants. The preliminary study in this research was used to examine product category selection to ensure the relative homogeneity of the product categories in the United States, the People's Republic of China, and Singapore (see Section 5.2). Following Patton's suggestion (2002), and accounting for missing data, the sample size of this preliminary study comprised 40 or more respondents from each of the three countries; thus, 120 or more respondents were included in the preliminary study, providing evidence of the validity and reliability of the adopted surveys.

After inspecting the survey results of the preliminary study, a pilot study was developed. Numerous researchers have suggested the need to conduct a pilot study before the main survey is given to the main study sample (Churchill and Iacobucci 2002; Remenyi et al. 1998; Zikmund 2010). Pilot studies collect a small number of responses; offer an opportunity for preliminary evaluation and refinement of the measurement for the main questionnaire (Remenyi et al. 1998; Zikmund 2010); eliminate weaknesses and flaws (Remenyi et al. 1998; Zikmund 2010); and detect whether respondent fatigue is a problem (Ben-Nun 2008). Similar to the preliminary study, the sample size for this pilot study comprised 40 or more respondents from each of the three countries, total at least 120 respondents (see Section 5.3), and providing evidence of the validity and reliability of the adopted surveys. The 120 respondents for the preliminary study were different from those in the pilot study in order to test a broad range of respondents on the variable of interest.

After inspecting the survey results of the pilot study (see Section 5.3.2), the main study was conducted. The general recommendation is that the sample size of the main study should be larger. This is recommended because, first, the correlation coefficients among variables are less consistent with smaller samples, and second, factors derived from larger samples can be generalised more effectively than those from smaller samples with, for example, less than 100 respondents (Pallant 2005). According to Salant and Dillman (1994), the types of statistical methods that will be used to analyse the data are the main factors involved in the decision about what represents an adequate sample size. As a rule of thumb, a sample size over 150 offers satisfactory statistical power when employing a structural equation model (Anderson and Gerbing 1988; Malhotra et al. 2012), which is the model used in this study to determine how the constructs are related to each other (see Section 4.6.4). Hence, the main study's sample size for this study targeted a final sample size of 200 participants from each of three countries for a total of 600 participants, i.e. the United States, the People's Republic of China and Singapore.

4.4 Cross-National Data Equivalence

As noted, the present study undertakes a theoretical international approach to determine the cross-cultural generalisability of the conceptual research model. Cross-cultural methodologists have suggested that the higher the extent of equivalence, the more confidently researchers can determine the cross-national stability of the model (Craig and Douglas 2005; Matsumoto and Van de Vijver 2011; Reynolds et al. 2003; Van de Vijver and Leung 1997). Hence, data generated in each country should be comparable (Craig and Douglas 2005; Matsumoto and Van de Vijver 2011; Reynolds et al. 2003; Van de Vijver and Leung 1997). Within the context of cross-cultural equivalence, Craig and Douglas (2005) suggested that two main equivalences, construct equivalence and measure equivalence, must be carefully monitored at all stages of the research design. These two main equivalences are discussed in detail in the following section.

4.4.1 Construct Equivalence

Construct equivalence refers to ensuring that the constructs to be studied are similarly evaluated regardless of cultural setting (Craig and Douglas 2005; Malhotra et al. 2012). According to Craig and Douglas (2005), three distinct factors must be present for an examination of construct equivalence: functional equivalence, conceptual equivalence and category equivalence.

4.4.1.1 Functional equivalence

Functional equivalence refers to whether a given product or behaviour serves the same role or function across cultures (Craig and Douglas 2005; Fontaine 2005; Malhotra et al. 2012). In the context of the consumption of a functionally non-equivalent product, cross-cultural research that includes the measurement of a consumer behaviour construct might produce non-valid results (Singh 1995). Any associated differences may be due to the functional non-equivalence of the product or the buying situation rather than to cultural differences (Craig and Douglas 2005; Singh 1995). The present study chose to control functional differences through the careful application of the same product category (i.e. a computing device, which was selected by the findings of the preliminary study; see Section 5.2) for all American, Chinese and Singaporean participants.

4.4.1.2 Conceptual equivalence

Conceptual equivalence refers to whether a concept's meaning is expressed through similar attitudes or behaviours across cultures (Craig and Douglas 2005; Malhotra et al. 2012). In order to ensure that the conceptual meanings of a study are equivalent, McArthur (2007) suggested that researchers identify the meanings of constructs and examine them in the cultures being studied. As mentioned in the literature review and hypotheses, while the specific brand loyalty formation that the present study proposes has yet to be investigated, personal cultural orientation, self-congruity, customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty by itself

have all been investigated in multiple cultural contexts. Therefore, there is an underlying similarity to the dimensions naturally occurring in each cultural setting, meaning that conceptual equivalences exist.

4.4.1.3 Category equivalence

Category equivalence is related to stimuli that are placed in the same category in different countries (Craig and Douglas 2005; Malhotra et al. 2012). Craig and Douglas (2005) noted that the definition of a product class might vary in different countries. For example, soft drinks may be considered to include not only sodas but also fruit juices, iced teas, and other beverages (Craig and Douglas 2005). Milk might also be considered a soft drink, as is the case in the Netherlands (Craig and Douglas 2005). In order to ensure category equivalence in the present study, the meaning of stimulus (i.e. a computer device; see 5.2.3) is provided in the survey (i.e. a product category comprising smartphones, tablets, laptop computers and desktop computers, etc., which include computer operating system features in the study).

4.4.2 Measure Equivalence

Measure equivalence ensures that operational measures are equivalent in all research settings (Craig and Douglas 2005). According to Craig and Douglas (2005), three distinct factors must be explored for an examination of measure equivalence: translation equivalence, metric equivalence and calibration equivalence.

4.4.2.1 Translation equivalence

Translation equivalence is related to the spoken and written forms of language employed in scales and questionnaires (Malhotra et al. 2012; Watkins 2010). For international research, translation equivalence is important to ensure that all items in the questionnaire have the same meanings for all participants (Mullen 1995; Saunders et al. 2012). Prior

researchers (Malhotra et al. 2012; Watkins 2010) have suggested that, among the various approaches to translation, back translation can increase the reliability and validity of studies conducted in other languages (Malhotra et al. 2012; Mullen 1995; Watkins 2010). Back translation involves “having one person translate the instrument into the target language and another person translate it back into the original language”, in which both the original and translated questionnaires are examined in a process of comparison and correction (Watkins 2010:701).

Since this study involves three different countries (i.e. the United States, the People’s Republic of China and Singapore) with two distinct official languages (i.e. Mandarin for China and English for Singapore and the United States), the measures for this study come from previous studies developed in English. For the Chinese version of the questionnaire, English-language questions were translated into Mandarin by two independent professional translators bilingual in Chinese and English. This is in line with Brislin’s (1970) suggestion to use a minimum of two independent translators. Back translation was achieved by having two additional independent professional translators bilingual in Chinese and English translate the Chinese version back to English in order to confirm the content and meaning of the research instrument. Lastly, the refined Chinese questionnaire was checked for accuracy and consistency by the researcher.

4.4.4.2. Metric equivalence

Metric equivalence in scale or scaling procedures is the equivalence across different countries, which often depends on the type of scales or scaling procedures used in the field of study (Craig and Douglas 2005; Hult et al. 2008; Mullen 1995). From a review of relevant papers about behavioural brand loyalty, attitudinal brand loyalty, customer satisfaction, self-congruity, and personal cultural orientations, the researcher could determine that the Likert scale is typically used because it is well suited for studies related to attitude measurement or cross-cultural research (Malhotra et al. 2012).

Extensive review of the literature revealed that an odd number of categories is normally used; a 7-point Likert scale is generally recommended (e.g. Brakus et al. 2009; Chaudhuri and Holbrook 2001; Sharma 2010). A 7-point Likert scale is especially recommended for research that applies SEM (Structural equation modelling) to examine the interrelationships among constructs (Bollen 1989) as in this study. Additionally, with an odd number of categories, the middle-scale position can generally be designated as neutral, such as “neither agree nor disagree” (Malhotra et al. 2012).

Prior research (e.g., Malhotra et al. 2012; Hair et al. 2010) also recommended that, in the event that participants do not have enough experience or knowledge of a given statement or topic to express accurately their feelings, opinions or thoughts, the researcher should provide a “no opinion” category to ensure the accuracy of data. If participants are forced to choose or express an opinion, the scale might result in lower-quality data than researchers expect (Hair et al. 2010). After considering scholars’ suggestions and reviewing relevant studies published in leading journals and measured in a consistent manner across many cultures, the present study not only sets an odd number of categories (a 7-point scale) with a neutral response option (“neither agree nor disagree”), but also includes a “no opinion” category.

Furthermore, research (e.g. Mullen 1995; Steenkamp and Baumgartner 1998) has suggested that the best approach to verify metric equivalence is multiple group confirmatory factor analysis (MGCFA). This method is “the most powerful and versatile approach to testing for cross-national measurement invariance” (Steenkamp and Baumgartner, 1998:78). It tests for measurement invariance by setting increasingly restrictive cross-group constraints and comparing more-restricted with less-restricted models and assessing the changes in model fits for significance (Steenkamp and Baumgartner, 1998).

Therefore, MGCFA was conducted to verify this study's metric equivalence, which was assessed by constraining each factor loading to be equal across nations – in this case, in the Chinese, American and Singaporean samples – and by exploring whether the model fit of the equal-factors model significantly differed from that of the baseline model, in which all factor loadings were set free. Although full metric invariance rarely appears in cross-cultural studies, Steenkamp and Baumgartner (1998) have stated that at least partial metric invariance is desired.

4.4.4.3 Calibration equivalence

Calibration equivalence is related to the category used to interpret visual stimuli that are the same in different countries. Some examples would be the categories of colour, shape and product quality (Craig and Douglas 2005). In the present study, the participants are asked, on the basis of their purchase experiences, to choose which brand of computer device they purchased and personally used in the previous 12 months, and to name a brand for which they feel loyalty. Visual stimuli are not used in the present study so as to reduce potential calibration non-equivalence issues.

In light of the aforementioned research, the present study has taken several steps to ensure that data can be meaningfully compared. The researcher particularly considered functional equivalence, conceptual equivalence, category equivalence, translation equivalence, metric equivalence and calibration equivalence to increase levels of equivalence. The validity of measurement of the underlying constructs increases as the levels of equivalence increase (Craig and Douglas 2005; Matsumoto and Van de Vijver 2011; Van de Vijver and Leung 1997).

4.5 Research Instrument Development and Administration

To meet the research objectives, three studies were conducted in this thesis: a preliminary study, a pilot study and a main study. First, a preliminary study was conducted for product category selection purposes, i.e., to choose stimuli with which American, Chinese, and Singaporean subjects have relatively similar familiarity and use experiences, and determine who expresses loyalty to particular stimuli. This followed the suggestions of certain researchers (e.g., Jie et al., 2012; Kressmann et al., 2006; Parker, 2009). Chapter 5 provides details on the questionnaire design, procedures and results of the preliminary study. After carrying out the preliminary study, a pilot study was conducted before the main study to assess the reliability and validity of all the construct measurements. The pilot study enabled us to ensure that the questionnaire operated well and the participants had no problems answering or understanding questions due to potential problems with structure or language ambiguities (Bryman and Bell, 2011; Iacobucci and Churchill, 2010; Saunders et al., 2012). Chapter 5 provides details on the questionnaire design, the procedures and the results of the pilot study. After the pilot study, the main study was conducted.

In designing a questionnaire for the pilot study and, subsequently, the main study, the survey instrument consisted of an introduction on background information, informed consent and filter questions, as well as of all construct measurements. Each American (Appendix 5), Chinese (Appendix 6) and Singaporean (Appendix 7) respondent was asked 58 questions in the present study. The details of the survey design, describing the type of information in the questionnaire, are discussed in detail in the following sections.

4.5.1 Survey Design

According to Buckingham and Saunders (2004), in order to convince a participant to take part in a survey, researchers should provide study-related

information at the beginning of the questionnaire. In the current study, the online questionnaire first provided information on the researcher's background and thanked participants, in order to facilitate their participation in completing the survey. Before starting the survey, participants were required to sign a consent form to confirm the confidentiality of all aspects of the research, including their answers. Participants were also informed that their participation was completely voluntary and that they could stop answering the questionnaire at any time.

In order to reduce the potential problem of respondent fatigue, a "take a break" button was included in the survey which allowed participants to take a break at any time and return to the survey. Drolet and Morrison (2001) and Sharp and Frankel (1983) reported that, if a questionnaire is long, participants may find it tedious and not answer as accurately in the later stages as they did at the beginning, or they may drop out before the end (Drolet and Morrison, 2001).

Moreover, according to Hair et al. (2010), filter questions should be completed before asking questions about the information that represents the main research objective. Therefore, filter questions are placed after the introduction to prevent unqualified participants from being included in the present research. The filter questions ensured that participants met the sampling criteria. In the first section, participants were asked five demographic questions addressing gender, age, annual personal income, nationality and country in which they have always lived. These questions were asked to ensure homogenised data respecting demographic characteristics, in order to avoid the possibility of confounding results. In the current study, only people who were middle class, generation Y who were born and have always lived in the People's Republic of China, Singapore or the United States were included for further analysis.

Furthermore, drawing from the findings of the preliminary study, a computing device was used as a stimulus in this study. In order to evoke participants' familiarity and their purchasing experiences, each was provided with a choice of category (i.e. smartphones, tablets, laptop computers and desktop computers, or other computer operating system features) and s/he was allowed freedom to choose the brand s/he would like to evaluate (Ramaseshan and Stein, 2014). Additionally, this study, following the suggestion of Romaniuk and Nenycz-Thiel (2013), asked participants whether they had purchased the item in the past 12 months, in order to explore their purchasing experiences of computing devices. If participants had never bought a computing device, they were asked to stop answering the questions. If participants had bought a computing device before, they were asked to choose one computer device from the list provided and to provide one brand name to which they were loyal (referred to as 'Brand X' in the following section that discusses the measurement of the main constructs).

It is worth noting that since web-based questionnaires were conducted in this study, the system automatically displayed the name of the brand that participants had indicated to make the associated experience and images easier to recall. For example, if a participant indicated that he had purchased a *Smartphone* from **Samsung** in the past 12 months, he would be further asked to answer a question about the extent of his agreement with, for example, the following statement: "I would be willing to pay a higher price for **Samsung** over other brands" (i.e. related to the attitudinal brand loyalty measurement question); "If I compare **Samsung** with other brands, I am very satisfied" (i.e. related to the customer satisfaction measurement question); "I prefer the image of **Samsung** users over the image of other brands users" (i.e. related to the ideal self-congruity measurement question).

The operationalisation of this study's constructs of each scale used in the questionnaire is presented in the following section.

4.5.2 Research Instrument

This section presents a detailed discussion of each scale used in the questionnaire. A detailed discussion of all measurements of the main constructs of behavioural brand loyalty, attitudinal brand loyalty, customer satisfaction, actual self-congruity, ideal self-congruity, social self-congruity, ideal social self-congruity, personal cultural orientation of individualism and collectivism are presented in detail as follows. Additionally, four unrelated questions (about “Happiness”) were also included in the questionnaire for the purpose of testing common method variance (CMV). As discussed in Section 4.4.1, these scales were all measured on a 7-point Likert-type scale (1= Strongly disagree, 4= Neither agree nor disagree, 7= Strongly agree).

4.5.2.1. Operationalisation of Behavioural Brand Loyalty and Attitudinal Brand Loyalty

Behavioural brand loyalty (BBL) – extensive review of the literature revealed two frequently used measures of behavioural brand loyalty, which were included in the study: (1) repeat purchase behaviour (Chaudhuri and Holbrook 2001; Chiou and Droge 2006; Farr and Hollis 1997; Knox 1998; Russell-Bennett et al. 2007) and (2) buying frequency (Broyles 2009; Sheth 1968; Tucker 1964; Wansink 2003; Yang et al. 2005). Specifically, this thesis used Chaudhuri and Holbrook’s (2001) two-item scale to measure repeat purchase behaviour and Broyles’ (2009) three-item scale to measure buying frequency. The measurement items of behavioural brand loyalty are illustrated in Table 4.2.

The items used by Chaudhuri and Holbrook (2001) reported adequate reliabilities, in which the coefficient alpha was .90. Other researchers who used Chaudhuri and Holbrook’s (2001) scales reported adequate reliabilities. For example, Mazodier and Merunka (2012) adopted Chaudhuri and Holbrook’s two-item behavioural brand loyalty scale and reported that the reliability of the first item was .95 and the reliability of the second item was

.96. These satisfactory reliabilities suggest that the construct could be used with confidence.

Table 4. 2 Measurement for behaviour brand loyalty

	Items	Code	Source
1	I will buy (Brand X) the next time I buy a computing device.	BBL1	Chaudhuri and Holbrook (2001); Chandio et al. 2015; Huang et al. 2014; Kuikka and Laukkanen 2012; Mazodier and Merunka (2012); Ramaseshan and Stein 2014
2	I intend to keep purchasing the (Brand X).	BBL2	Chaudhuri and Holbrook (2001); Chandio et al. 2015; Huang et al. 2014; Kuikka and Laukkanen 2012; Mazodier and Merunka (2012); Ramaseshan and Stein 2014
3	Compared to other brands of computing devices, (Brand X) is the brand that I buy whenever I am given a choice in buying computing devices.	BBL3	Broyles (2009); Leingpibul et al. (2009)
4	Compared to other brands of computing devices, (Brand X) is the brand that I buy most frequently.	BBL4	Broyles (2009); Leingpibul et al. (2009)
5	Compared to other brands of computing devices, (Brand X) is the brand that I purchase whenever I want to buy myself a new computing device.	BBL5	Broyles (2009); Leingpibul et al. (2009)

Moreover, Chaudhuri and Holbrook's (2001) scale has been employed extensively in several studies (e.g., Chandio et al. 2015; Huang et al. 2014; Ramaseshan and Stein 2014) and it has been found successfully reflects the general measures of behaviour dimension of brand loyalty. Moreover, the present study used Broyles' (2009) three-item scale to measure behavioural brand loyalty. The items used by Broyles (2009) reported adequate

reliabilities, in which the coefficient alpha was .935. According to research (Broyles 2009; Leingpibul et al. 2009), Broyles' (2009) scale can be validated to measure behavioural brand loyalty in cross-cultural contexts; Broyles (2009) asked Chinese and American participants to answer a three-item behavioural brand loyalty scale regarding two selected brands (Coca-Cola and KFC), and adequate reliabilities were reported. This is similar to the present research interest in cross-cultural scales' comparability.

Attitudinal brand loyalty (ABL) – extensive review of the literature revealed two frequently used measures of attitudinal brand loyalty, which were included in the study: (1) preferential/favourable attitudes (Ahluwalia, et al. 2000; Baldinger and Robinson 1996; Brexendorf et al. 2010; Broyles 2009; Farr and Hollis 1997; Lim and Razzaque 1997; Sloot and Verhoef 2008; Yang et al. 2005) and (2) one's psychological commitment towards a specific brand (Bloemer and Kasper 1995; Brexendorf et al. 2010; Chaudhuri and Holbrook 2001; Chiou and Droge 2006; Yoo 2009). Specifically, this thesis used Broyles' (2009) three-item scale to measure referential attitudes, and Chaudhuri and Holbrook's (2001) two-item scale to measure one's degree of dispositional commitment towards a given brand. The measurement items of attitudinal brand loyalty are illustrated in Table 4.3.

The items used by Chaudhuri and Holbrook (2001) reported adequate reliabilities, in which the coefficient alpha was .83. Moreover, Ha et al. (2009) measured brand loyalty using samples from China and South Korea, and based their work on Chaudhuri and Holbrook (2001), who originally measured brand loyalty in the United States and reported adequate reliabilities. This indicates that Chaudhuri and Holbrook's (2001) scale can measure the attitudinal brand loyalty of people from different countries, which is similar to the present research interest in cross-cultural scales' comparability. Moreover, Chaudhuri and Holbrook's (2001) scales have been recognised in previous marketing research as a rigorous means of assessing attitudinal brand loyalty (e.g. Huang et al. 2014; Kuikka and Laukkanen 2012;

Ramaseshan and Stein 2014). Furthermore, the present study adopted Broyles' (2009) scale of attitudinal brand loyalty, in which the coefficient alpha was .834. Broyles (2009) asked Chinese and American participants to answer a three-item attitudinal brand loyalty scale regarding two selected brands (Coca-Cola and KFC) and reported adequate reliabilities. This also indicates that Broyles' (2009) scale can be used to measure the attitudinal brand loyalty of people from different countries, which is similar to the current study's interest. Additionally, Broyles' (2009) three-item scale was used to assess attitudinal brand loyalty in previous marketing research (e.g., Broyles et al. 2009; Leingpibul et al. 2009).

Table 4. 3 Measurement for attitudinal brand loyalty

	Items	Code	Source
1	I am committed to (Brand X).	ABL1	Chaudhuri and Holbrook (2001); Chandio et al. (2015); Ha et al. (2009); Kuikka and Laukkanen (2012); Ramaseshan and Stein (2014)
2	I would be willing to pay a higher price for (Brand X) over other brands.	ABL2	Chaudhuri and Holbrook (2001); Chandio et al. (2015); Ha et al. (2009); Kuikka and Laukkanen (2012); Ramaseshan and Stein (2014)
3	When I use (Brand X), it is because (Brand X) is a brand I can trust.	ABL3	Broyles (2009); Leingpibul et al. (2009); Broyles et al. (2009); Thompson et al. (2014)
4	When I use (Brand X), it is because (Brand X) makes me feel good.	ABL4	Broyles (2009); Leingpibul et al. (2009); Broyles et al. (2009)
5	When I use (Brand X), it is because (Brand X) is a brand I like.	ABL5	Broyles (2009); Leingpibul et al. (2009); Broyles et al. (2009)

4.5.2.2 Operationalisation of Customer Satisfaction

Customer satisfaction (CS) – customer satisfaction was generally recognised as a composite of one's overall attitude towards a particular brand that incorporated a number of measures (Anderson and Fornell, 1994; Hohenstein et al. 2007; Jamal and Goode 2001; McDougall and Levesque 2000). Extensive review of the literature revealed the five frequently used measures included in this thesis: (1) overall performance (Devaraj et al. 2001; Elsenbeiss et al. 2014; Garbarino and Johnson 1999; Ha et al. 2009; Hill et al. 2007; Hohenstein et al. 2007; Martensen and Gronholdt 2003); (2) comparison with others (Garbarino and Johnson 1999; Hill et al. 2007; Hohenstein et al. 2007; Jones and Sasser 1995); (3) overall product quality (Hill et al. 2007; Hohenstein et al. 2007; Homburg et al. 2005; Jamal and Goode 2001; Jones and Sasser 1995; Kaynak et al. 1992); (4) fulfilment of expectations (Elsenbeiss et al. 2014; Hill et al. 2007; Hohenstein et al. 2007; Martensen and Gronholdt 2003); and (5) purchase decision (Bui et al. 2011; Chatterjee 2007; Cho et al. 2013; Harris and Goode 2004; Hohenstein et al. 2007; Nysveen et al. 2013; Valenzuela et al. 2009). Specifically, this thesis adopted the five-item scale of Hohenstein et al. (2007) to measure customer satisfaction.

In the items used by Hohenstein et al. (2007), the coefficient alpha was .947, indicating satisfactory reliability. The first item (CS1) of the satisfaction scale of Hohenstein et al. (2007), to measure overall satisfaction, was borrowed from studies by Garbarino and Johnson (1999), Devaraj et al. (2001) and Martensen and Gronholdt (2003), who originally measured consumers' satisfaction towards a brand with adequate reported reliabilities. The second item (CS2) was borrowed from the study by Garbarino and Johnson (1999), who originally measured consumers' satisfaction towards a brand with adequate reported reliabilities. The third item (CS3) was borrowed from studies by Jamal and Goode (2001), who originally measured consumers' satisfaction towards a brand with adequate reported reliabilities. The fourth item (CS4) was borrowed from the study by Martensen and Gronholdt

(2003), and the last item (CS5) was borrowed from the study by Harris and Goode (2004), who originally measured consumers' satisfaction towards a brand with adequate reported reliabilities.

Hohenstein et al. (2007) measured customer satisfaction on a scale using samples from Germany, Austria and Switzerland, indicating that the scale can be used to measure the customer satisfaction of people from different countries. Moreover, Hohenstein et al. (2007) used this scale to explore the relationship between actual self-congruity and its antecedents (e.g. product, employee, media and other consumers' self-congruity) and consequences (e.g. customer satisfaction, brand attitude and brand loyalty). The scale of Hohenstein et al. (2007) was used to measure the extent to which a consumer felt satisfied with the consumption experience provided by a brand, which is relevant to the present research. The measurement items of customer satisfaction are illustrated in Table 4.4.

Table 4. 4 Measurement for customer satisfaction

	Items	Code	Source
1	Overall, I am satisfied with (Brand X).	CS1	Hohenstein's et al. (2007); Garbarino and Johnson (1999); Devaraj et al. (2001); Martensen and Gronholdt (2003); Clark and Melancon (2013)
2	If I compare (Brand X) with other brands, I am very satisfied.	CS2	Hohenstein's et al. (2007); Garbarino and Johnson (1999)
3	(Brand X) products are always excellent.	CS3	Hohenstein's et al. (2007); Jamal and Goode (2001); Homburg et al. (2005)
4	(Brand X) products meet my expectations.	CS4	Eisenbeiss et al. 2014; Hohenstein's et al. (2007); Martensen and Gronholdt (2003)
5	My decision to choose (Brand X) was right.	CS5	Hohenstein's et al. (2007); Harris and Goode (2004); Clark and Melancon (2013)

4.5.2.3 Operationalisation of Self-congruity

Self-congruity – the review of the literature revealed two approaches to measuring self-congruity: (a) traditional method using discrepancy scores, and (b) the method developed by Sirgy et al. (1997). Traditional self-congruity measurements were composed of a two-step procedure (Sirgy and Danes, 1981) - First, participants rated a brand with respect to a set of specified characteristics of brand personality or image. After that, the self-concepts of participants were rated with respect to the same characteristics. Congruity is evaluated by computing discrepancy scores for each characteristic, and then summing across all characteristics. To estimate discrepancies, different mathematical indexes have been used (see Sirgy and Danes 1981, for a review). The use of absolute scores is the most common method, applying indexes such as the following (Sirgy and Danes 1981):

$$\sum_{i=1}^n | P_i - S_i |$$

where P_i = rating of user image on characteristic i and

S_i = rating of self-concept on characteristic i

However, although the traditional method has been the operationalisation of self-congruity in past research (Hong and Zinkhadn 1995; Mehta 1999), more recent studies have operationalisation of this construct based on the direct method proposed by Sirgy et al. (1997) (e.g., He and Mukherjee 2007; Liu et al. 2012; Malar et al. 2011). This is probably due to empirical evidence demonstrating that the traditional method has several premises, such as: (a) the reliability and the construct validity are questioned; (b) its inability to contain any reference to the psychological congruity experience; (c) the possible use of irrelevant images and the use of a compensatory decision rule (Sirgy et al. 1997). In order to alleviate traditional self-congruity measurement problems, Sirgy et al. (1997) proposed an alternative method

of prompting participants to indicate the global perception (i.e., an overall image perception), instead of various single image dimensions of degree of match between their self-concept and the product/brand user image. The method proposed by Sirgy et al. (1997) not only overcomes several criticisms of the traditional method as previously discussed (i.e., the use of discrepancy scores, irrelevant images and the compensatory decision rule), but also shows superior predictive validity across various products, customer groups and consumption settings.

The scale employed by Sirgy et al. (1997) has been used extensively in several marketing studies (Coward et al. 2008; Liu et al. 2012; Malar et al. 2011; Sirgy et al. 2008). Hence, this thesis used the direct method as suggested by Sirgy et al. (1997), operationalised with the following scenario:

Please take a moment to think about (Brand X). Think about the kind of person who typically uses (Brand X). Imagine this person in your mind and then describe this person using one or more personal adjectives such as stylish, classy, masculine, sexy, athletic, or whatever personal adjective you can use to describe the typical user of (Brand X). Once you have done this, indicate your agreement or disagreement with the following statements.

However, this thesis adopted items from the study of Sirgy and Johar (1999), which improve upon the scale of Sirgy et al. (1997). Specifically, Sirgy and Johar (1999) used multiple items (i.e., actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity), instead of a single item measure (i.e., actual self-congruity). This takes into consideration that an extensive review of the literature revealed that self-congruity is a multidimensional construct (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Sirgy et al. 2000). Four independent types of self-congruity have been proposed: actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity (Aguirre-Rodriguez et al. 2012; He

and Mukherjee 2007; Sirgy et al. 2000). However, most studies focused on actual self-congruity (e.g., Jamal and Al-Marri 2007; Jamal and Goode 2001; Liu et al. 2012) or integrated two types of self-congruity (i.e., actual self-congruity and ideal self-congruity) (e.g., Kressmann et al. 2006; Marshall et al. 2008). Of the papers on self-congruity, only Sirgy and Johar's study (1999) examined four independent types of self-congruity in branding contexts and measured all four independent types of self-congruity as in this thesis. As such, this scale was adopted.

The items used by Sirgy and Johar (1999) to measure self-congruity reported adequate reliabilities, in which the coefficient alpha was .82 for actual self-congruity, .84 for ideal self-congruity, .90 for social self-congruity, and .87 for ideal social self-congruity. Additionally, all of Sirgy and Johar's (2001) responses were consistent with the procedure outlined by Sirgy et al. (1997) and were therefore recognised as valid and reliable. The measurement items of actual self-congruity, ideal self-congruity, social self-congruity and social self-congruity are illustrated in Table 4.5, Table 4.6, Table 4.7 and Table 4.8, respectively.

Table 4. 5 Measurement for actual self-congruity

	Items	Code	Source
1	The image of the user of the (Brand X) is highly consistent with how I see myself, more so than the image of other brands.	ASC1	Sirgy and Johar (1999); Sirgy et al. (1997); Sirgy et al. (2008); Jamal and Goode (2001); Jamal and Al-Marri (2007); Cowart et al. (2008); Parker (2009); Yun et al. (2012)
2	I can't relate to those people who use (Brand X) rather than other brands.	ASC2	Sirgy and Johar (1999); wording changes the direction of the scale by Sirgy et al. (1997)

Table 4.5. Measurement for actual self-congruity (continued)

	Items	Code	Source
3	I can't identify with those people who prefer (Brand X) over other brands.	ASC3	Sirgy and Johar (1999); Sirgy et al. (1997); Willems and Swinnen (2011)
4	People who are very different from me prefer (Brand X) over other brands.	ASC4	Sirgy and Johar (1999); wording changes the direction of the scale by Sirgy et al. (1997)
5	I am very much like the typical person who prefers to (use) (Brand X) rather than other brands.	ASC5	Sirgy and Johar (1999); Sirgy et al. (1997); Yun et al. (2012)

Table 4. 6 Measurement for ideal self-congruity

	Items	Code	Source
1	I may like myself better if I were to (use) (Brand X) rather than other brands.	ISC1	Sirgy and Johar (1999)
2	Using (Brand X) may make me less special than using other brands.	ISC2	Sirgy and Johar (1999)
3	I hate the image of (Brand X) (user) compared to the image of other brands.	ISC3	Sirgy and Johar (1999)
4	I prefer the image of (Brand X) (user) than the image of other brands.	ISC4	Sirgy and Johar (1999)
5	I may not think highly of myself if I were to (use) (Brand X) rather than other brands.	ISC5	Sirgy and Johar (1999)
6	I like the kind of person who (uses) (Brand X) better than the kind of person who (uses) other brands.	ISC6	Sirgy and Johar (1999)

Table 4. 7 Measurement for social self-congruity

	Items	Code	Source
1	People who are close to me have a hard time seeing me as (using) (Brand X) over other brands.	SSC1	Sirgy and Johar (1999)
2	People who know me think that I'm very different from those who use (Brand X) instead of other brands.	SSC2	Sirgy and Johar (1999)
3	People that I know think of me as the kind of person who (uses) (Brand X) and I'm not the kind who (uses) other brands.	SSC3	Sirgy and Johar (1999)
4	The image of the (user) of other brands is highly consistent with how I'm seen by the people who are close to me.	SSC4	Sirgy and Johar (1999)
5	People who know me think of me as the kind of person who is more likely to (use) (Brand X) than other brands.	SSC5	Sirgy and Johar (1999)
6	I am usually viewed by my relatives and friends like the typical person who prefers to (use) (Brand X) rather the kind of person who prefers to (use) other brands.	SSC6	Sirgy and Johar (1999)

Table 4. 8 Measurement for ideal social self-congruity

	Items	Code	Source
1	My friends and associates don't like to see me as a (user) of a (Brand X) compared to other brands.	ISSC1	Sirgy and Johar (1999)
2	People that I associate with do not have much regard for the image of the (Brand X) compared to the image of other brands. .	ISSC2	Sirgy and Johar (1999)
3	(Using) (Brand X) may make people think more special of me than if I were to (use) other brands.	ISSC3	Sirgy and Johar (1999)
4	(Using) (Brand X) may make my friends and associates have less regard for me than if I were to use other brands.	ISSC4	Sirgy and Johar (1999)
5	People around me may like me more if I were to (use) (Brand X) than other brands.	ISSC5	Sirgy and Johar (1999)
6	My friends and associates prefer the image of (Brand X) (user) than the image of other brands' (user).	ISSC6	Sirgy and Johar (1999)

4.5.2.4 Operationalisation of Personal Cultural Orientation of Individualism and Collectivism

Personal cultural orientation of individualism (PCO-IND) and personal cultural orientation of collectivism (PCO-COL) – review of the literature revealed that there are two approaches to measuring PCO-IND and PCO-COL. First, most studies on personal cultural orientation (i.e. individuals are treated as a separate case) not only applied Hofstede's cultural typology (i.e. treating each nation as a single case) at individual level to explore PCO-IND and PCO-COL, but also followed Hofstede's (1980) observation in which individualism and collectivism are two extremes of a single continuum (i.e. collectivism versus individualism) on this perspective to personal cultural orientation (i.e., PCO-IND versus PCO-COL) (e.g., Lam 2007; Thompson et al. 2014; Yoo 2009). Specifically, prior research either measured PCO-COL (e.g., Kumar et al. 2013; Thompson et al. 2014; Yoo 2009) or PCO-IND (e.g., Lam 2007). However, according to McCarty and Shrum (2001), when a study focuses on individualism and collectivism at the national-cultural level, these two concepts are treated as opposing forces on a single spectrum; when individualism and collectivism are considered at the individual-cultural level, PCO-IND and PCO-COL are instead suggested (e.g., McCarty and Shrum 2001; Triandis and Gelfand 1998) to represent separate dimensions. More specifically, both PCO-IND and PCO-COL can exist within the same national culture (McCarty and Shrum 2001; Sinha and Tripathi 1994; Triandis 1994), and an individual may possess both PCO-IND and PCO-COL tendencies simultaneously (McCarty and Shrum 2001; Sinha and Tripathi 1994; Triandis 1989, 1994). For example, Zhang (2010) has reported that while Chinese individuals are often assumed to reflect the dichotomous conceptualisation of collectivism, those aged 18 to 35 (known as Generation Y) have been found with coexisting PCO-IND and PCO-COL.

However, a literature review shows that of the studies on PCO-IND and PCO-COL, only Sharma (2010) addressed a major limitation of prior research applying Hofstede's conceptualisation of individualism and

collectivism as two ends of a continuum, and considered that PCO-IND and PCO-COL are separate constructs, tendencies which may coexist in all individuals and societies in line with suggestions in various studies (e.g., Oyserman et al. 2002; Sinha and Tripathi 1994; Smith et al. 2013) and in this thesis. Moreover, Sharma's (2010) scales provided predictive validity of the new scale in three studies involving various national groups (e.g., China, United States, UK and India) and demonstrated adequate psychometric properties for the scales (see Sharma 2010). The measurement items of personal cultural orientation of individualism are illustrated in Table 4.9. The measurement items of personal cultural orientation of collectivism are illustrated in Table 4.10.

Table 4. 9 Measurement for personal cultural orientation of individualism

	Items	Code	Source
1	I would rather depend on myself than others.	IND1	Sharma (2010)
2	My personal identity, independent of others, is important to me.	IND2	Sharma (2010)
3	I rely on myself most of the time, rarely on others.	IND3	Sharma (2010)
4	It is important that I do my job better than others.	IND4	Sharma (2010)

Table 4. 10 Measurement for personal cultural orientation of collectivism

	Items	Code	Source
1	The well-being of my group members is important for me.	COL1	Sharma (2010)
2	I feel good when I cooperate with my group members.	COL2	Sharma (2010)
3	It is my duty to take care of my family members, whatever it takes.	COL3	Sharma (2010)
4	Family members should stick together, even if they do not agree.	COL4	Sharma (2010)

4.5.2.5 Operationalisation of Common Method Variance

Research indicates that common method variance (CMV) can significantly influence the validity and reliability of items, as well as the covariation between latent constructs (MacKenzie and Podsakoff 2012; Williams et al. 2010). CMV may result in systematic measurement error and bias estimates of the true relationship among constructs. Since this study measured dependent and independent variables in the same survey, concerns about CMV could arise (Podsakoff et al. 2003; Sharma 2010). Four items on the questionnaire asked unrelated questions in order to minimise common method variance (CMV) (see Section 4.8.).

To minimise the impact of CMV, the present study adopted Lyubomirsky and Lepper's (1999) four-item global assessment of happiness, which reported Cronbach's alpha reliability of .86, in order to collect participants' answers to four questions unrelated to the study's interests (i.e. happiness) (see Table 4.11). This scale has been used extensively in several studies (e.g., Jovanovic 2014; O'connor et al. 2015; Swami 2008). The questions were placed in different sections of the questionnaire to induce psychological separation as a means to minimise CMV (Podsakoff et al. 2003; Sharma 2010).

Table 4. 11 Measurement for happiness to minimise CMV

	Items	Code	Source
1	In general, I consider myself a very happy person.	Happy1	Lyubomirsky and Lepper (1999); Jovanovic (2014); O'connor et al. (2015); Swami (2008)
2	Compared to most of my peers, I consider myself happier.	Happy2	Lyubomirsky and Lepper (1999); Jovanovic (2014); O'connor et al. (2015); Swami (2008)

Table 4.11 Measurement for Happiness to minimise CMV (Continued)

	Items	Code	Source
3	Some people are generally very happy. They enjoy life regardless of what is going on, getting the most out of everything. That greatly characterizes me.	Happy3	Lyubomirsky and Lepper (1999); Jovanovic (2014); O'connor et al. (2015); Swami (2008)
4	Some people are generally not very happy. Although they are not depressed, they never seem as happy as they might be. That greatly characterizes me.	Happy4	Lyubomirsky and Lepper (1999); Jovanovic (2014); O'connor et al. (2015); Swami (2008)

4.6 Data Analysis Approach

Following the discussion of the questionnaire design, this section outlines the design of data analysis. In the present study, data analysis was conducted over the course of four main procedures: (1) an initial analysis to ensure data accuracy, reduce potential concerns about low-quality data and adjust data statistically if necessary (Malhotra et al. 2010); (2) a reliability and validity assessment; (3) equivalence measurement; and (4) structural equation modelling involving aspects of confirmatory factor analysis (CFA) and regression to explore the interrelationships among constructs (Hair et al. 2010). These stages were completed primarily by using two statistical software packages: the IBM Statistical Package for the Social Sciences (SPSS) version 20 and IBM SPSS Amos version 20. All procedures of the data analysis design are detailed as follows.

4.6.1 Initial Analysis

The first step in data analysis is to evaluate the integrity of the data collected in order to increase accuracy and precision (Malhotra et al. 2012; Oppenheimer et al. 2009; Tabachnick and Fidell 2013). To confirm the accuracy of the data, the first step of data analysis in the present study was

to conduct data screening. The screening questions were examined to confirm that the demographic characteristics of participants met the inclusion criteria (i.e. middle-class Chinese, Singaporeans or Americans born between 1977 and 1994 with experience purchasing a computing device brand within the past 12 months). This step is to ensure cross-sample comparability and that participants answer research questions based on their purchasing experiences.

Before conducting the multivariate technique of structural equation modelling to test the relationships between variables in the proposed model in the later stage, there is a need to test whether the basic assumptions are suitable for analysis technique applications (Hair et al. 2010). This is because multivariate analyses are based on the assumptions that the distribution of scores on variables is normal, dependent variables exhibit homoscedasticity and high correlation appears between variables (Hair et al. 2010; Kline 2013). Hence, assumptions of normality, homoscedasticity and multicollinearity were tested in the present study.

Normality is the extent to which the distribution of the collected data follows a normal distribution (Hair et al. 2010). Its corresponding shape (i.e. skewness, or the symmetry of distribution, and kurtosis, or the peak of the distribution) is a symmetrical curve with the greatest frequency of scores in the middle and smaller frequencies towards each extreme (Kline 2013; Tabachnick and Fidell 2013). Accordingly, the assumption of normality should be tested for two types: univariate normality and multivariate normality (Hair et al. 2010). Since homoscedasticity refers to the idea that dependent variables show equal variance across predictor variables (Hair et al. 2010), this assumption affects normality for any variance related to the dependent variable in a dependence relationship and should not be isolated to a narrow scope of all independent values (Hair et al. 2010). Normality can be detected graphically using scatterplots (Hair et al. 2010) as a way to verify that the residuals at all predictor levels exhibit equal variance (Field 2012). Hence, assumptions of

homoscedasticity were detected by visually inspecting the graphic representations using the scatterplots of the homoscedasticity of variables.

Multicollinearity refers to the high (>0.8) correlation between variables and often occurs when multiple predictors in a regression model show strong correlation (Field 2012). As such, multicollinearity might influence the model's predictive ability, the regression coefficient and statistical tests (Hair et al., 2010). Multicollinearity in the current study was detected according to tolerance and variance influence factors (VIF), as suggested in previous research (e.g. Field 2012; Hair et al. 2010; Kline 2013).

4.6.2 Data Reliability and Validity

Reliability analysis and validity analysis are of central concern for data analysis (Field 2012; Malhotra et al. 2012), especially for multi-country research (Craig and Douglas 2005). Reliability analysis refers to the extent of measures to make results consistent when the same entities are measured under different circumstances (Field 2012; Malhotra et al. 2012). Internal consistency refers to the frequently used indicators of a scale's reliability (Malhotra et al. 2012). It is "the degree to which the items that make up the scale are all measuring the same underlying attribute (i.e. the extent to which the items 'hang together')" (Pallant 2010:6). A commonly used measure of internal consistency reliability is a coefficient alpha (Cronbach's alpha) (Craig and Douglas 2005; Malhotra et al. 2012; Pallant 2010). A coefficient alpha varies from 0 to 1, and items with a coefficient alpha value of .60 or less typically indicate unsatisfactory reliability and should be dropped from further consideration (Craig and Douglas 2005; Malhotra et al. 2012; Pallant 2010). Nevertheless, it has been pointed out (e.g. Craig and Douglas 2005) that sole reliance on a coefficient alpha does not guarantee acceptable levels.

Three additional reliability measures developed from confirmatory factor analysis (CFA) were further tested in the present study. (1) Individual item reliability (also called squared multiple correlation or R^2) is the measure for

an individual item (MacKenzie et al. 2005). Reliability of the individual item is commonly required to be above .50 (MacKenzie et al. 2005). (2) Composite reliability is the reliability of a construct used to indicate a whole (Garver and Mentzer 1999). The composite reliability is commonly required to have a minimum range of .60 and .80 (Bagozzi and Baumgartner 1994). (3) Average variance extracted (AVE) shows whether each of the items contributes to the scale's underlying theoretical construct (Anderson and Gerbing 1988; Garver and Mentzer 1999; Hair et al. 2010). The AVE is commonly required to be above .50 (Garver and Mentzer 1999).

Validity analysis refers to the extent to which the survey instrument was designed to measure what it set out to measure (Field 2012). Field (2012) suggested that in order to determine whether research permits accurate inferences about the question it seeks to answer or whether a test measures what it seeks to measure conceptually, validity must be assessed. According to Saunders et al. (2012), although many forms of validity assessments have been used to test research quality, construct validity is used mainly for both positivist and quantitative research (Saunders et al. 2012). Hence, construct validity of the model was conducted.

Saunders et al. (2012) pointed out that construct validity relates to the degree to which the research actually measures what the researcher intended to measure and is gauged by evaluating convergent validity and discriminate validity (Hair et al. 2010). Convergent validity refers to the degree to which the scales positively correlate to indicators pre-specified to measure the same construct (Craig and Douglas 2005; Malhotra et al. 2012). It is achieved when all factors loading from a construct are statistically significant (Anderson and Gerbing 1988; Garver and Mentzer 1999). Discriminant validity refers to whether the construct is different (discriminant) from other constructs (Craig and Douglas 2005; Malhotra et al. 2012). All details concerning this study's validity assessment are presented in the next chapter.

As previously noted, since the current study measured the dependent and independent variables in the same survey, concerns about common method variance (CMV) could arise (Podsakoff et al. 2003; Sharma 2010). Indeed, CMV significantly influences items' validity and reliability, as well as the covariation between latent constructs (MacKenzie and Podsakoff 2012; Williams et al. 2010). This may result in systematic measurement error and further bias the estimates of the true relationships among constructs (MacKenzie and Podsakoff 2012; Williams et al. 2010).

To address such concerns, this study applied a web-based survey to minimise potential social expectations and maintained anonymity among respondents to minimise the possibility of socially influenced responses, as recommended by Podsakoff et al. (2003). Moreover, the participants answered a theoretically irrelevant question regarding happiness, which was adopted from Lyubomirsky and Lepper (1999) and contained four indicators (Section 4.5.2). This was used as a marker variable to test whether CMV existed among participants in the present study. CMV was tested using the CFA marker technique of Williams et al. (2010), as recommended by recent researchers (e.g. MacKenzie and Podsakoff 2012; Richardson et al. 2009; Williams et al. 2010). The CFA marker technique (Williams et al. 2010) offers better results than Harman's single factor test, the correlation marker technique, an unmeasured latent method construct (MacKenzie and Podsakoff 2012; Richardson et al. 2009; Williams et al. 2010). Its improved results are due to the following capabilities: (1) to model random error in the marker and substantive constructs; (2) to model CMV; and, therefore, (3) to account for congeneric and non-congeneric CMV (Williams et al. 2010). This study adopted a comprehensive CFA marker technique used by Williams et al. (2010) to test further CMV, as recommended by MacKenzie and Podsakoff (2012).

4.6.3 Factor Analysis

A review of the literature reveals two types of factor analysis: exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) (Hair et al. 2010; Kline 2013; Tabachnick and Fidell 2006). The main distinctive features which distinguish CFA from EFA are that CFA specifies the number of factors and related variables applied by the researcher based on theory used to accept or reject the measurement theory; while EFA is related to the development of theory (Hair et al. 2010; Kline 2011; Netemeyer et al. 2003; Tabachnick and Fidell 2006). In instances where a theoretical rationale exists for measurement and interrelationships between variables, the contemporary techniques of CFA are a more appropriate means of statistical testing than the traditional metrics of EFA (Kline 2013; Segars 1997). CFA is considered an advanced technique that enables research on a variety of functions, including specification of correlated measurement errors, constraining loading to be equal to one another, conducting comparisons of alternative models statistically and exploring second order factor models (Kline 2013; Tabachnick and Fidell 2006).

Moreover, factors in an exploratory analysis do not correspond directly to the construct represented by each factor, and this is defined as a weighted sum of all observed variables (Kline 2013; Segars 1997); only CFA offers direct and quantifiable evidence regarding the external and internal consistency among a set of construct indicators (Segars 1997). CFA enables assessment of the significance of all factor loadings and development of the overall fit of the model. When a factor loading is not significant, it implies that either there is cross-loading with another factor or simply that it is a poor measure (Iacobucci 2009; Kline 2011). Under this consideration, the variables or the item should be dropped from further analysis (Iacobucci 2009; Kline 2013). Hence, when using CFA, it is recognised that the indicators best measuring the variables are retained in the model (Iacobucci 2009). This might be the reason why CFA is generally synonymously referred to as a measurement since it focuses exclusively on the relationships between latent constructs and their respective individual items within a much larger SEM (Byrne 2010;

Iacobucci 2009). This might also be the reason why EFA is considered an optional not requirement statistical testing before conducting SEM and “is not generally considered a member of the SEM family” (Kline 2013:116).

Considering that all the constructs used in this study have been derived from the literature and have been empirically tested before, the main objective of the analyses is to corroborate or reject the conceptualisation made. Since CFA is a statistical tool used to corroborate or reject an a priori hypothesis relating the relationship of all items to their respective factors (Hair et al. 2010; Kline 2013; Netemeyer et al. 2003), CFA is considered a necessary statistical tool before proceeding to SEM in the current study. Therefore, EFA is not conducted in the current study.

In assessing the fit of the measurement model, the primary factor is the relationship between each latent variable (construct) and its indicators (items). The consistency (reliability) and accuracy (validity) of the indicators are first evaluated. The reliability of a construct is assessed by analysing the squared multiple correlations (R^2). While no cut-off value has been established for R^2 , the coefficient for discarded items is 0.3 (Hair et al. 2010). Validity is evaluated if all the indicator loadings are significant (i.e., when the t-values are above 1.96 (Hair et al. 2010). Additionally, it is necessary to evaluate construct validity (composite reliability) and the average variance extracted (the amount of variance that is captured by the construct with regard to the amount of variable results from measurement error) for each construct (Fornell and Larcker 1981). As in the case of squared multiple correlation, there is no fixed cut-off evaluated for composite reliability and average variance extracted. For composite reliability, Hair et al. (2010) recommended 0.7 as the cut-off loading for discarded. For average variance extracted, the value of 0.5 or above (Bagozzi and Yi 1988; Diamantopoulos and Siguaw, 2000) has been recommended. A detailed discussion of measuring and assessing model validity is presented in Section 6.3.

4.6.4 Structural Equation Modelling

Structural equation modelling (SEM) is a multivariate technique that is primarily used to test certain hypotheses derived from theory (Malhotra et al. 2012; Tabachnick and Fidell 2013). SEM is used to investigate the interrelationships among a set of constructs represented by multiple measured variables and incorporated into an integrated model (Hair et al. 2010; Malhotra et al. 2012; Singh 2009; Tabachnick and Fidell 2013). These abilities of SEM make it an appropriate tool for the current study for three reasons. First, considering that the primary purpose is to undertake a theoretical study that attempts to determine the cross-cultural generalizability of consumers' loyalty formation process towards brands in multiple cultural contexts, the aim is to test the relationships between behavioural brand loyalty and its antecedents (i.e., attitudinal brand loyalty, customer satisfaction, four independent types of self-congruity, and two independent types of personal cultural orientation) in multiple cultural contexts (i.e., the United States, the People's Republic of China, and Singapore). Consequently, SEM is a suitable way of exploring the relationships of these variables. Second, since the framework of this study takes the form of a sequential structure, SEM is an efficient analytical technique for investigating direct and indirect relations among variables. Third, as SEM makes it possible to compare three groups of data (i.e., Americans, Chinese, and Singaporeans), it is useful for this study to determine the cross-cultural generalisability of the research framework.

The statistical software applied to conduct the SEM is AMOS V. 20. Hence, the measurement and the structure are presented using the graphical interface. While LISREL is a widely used program and is synonymous with SEM, AMOS is gaining popularity since it uses the graphical interface for all commands instead of syntax or computer codes, and thus is generally recognised as being more user friendly (Hair et al. 2010). A full SEM model is a combination of: (a) the measurement model that relates the variables to the constructs, and (b) the structural model that relates various constructs to

each other (Hair et al. 2010; Iacobucci 2009; Kline 2013; Malhotra et al. 2012).

4.6.4.1 Measurement model

The first step in structural equation modelling (SEM) is to develop a model, based on theory (Kline 2013; Jarvis et al., 2003). Each variable in an SEM model is conceptualised as a latent one. These latent variables (constructs) are measured by one or multiple items/indicators (observable variables) (Kline 2011; Malhotra et al. 2012; Tabachnick and Fidell, 2013). In the beginning, several indicators are combined for each variable (Kline 2013; Malhotra et al. 2012; Tabachnick and Fidell 2013). Considering that there is some advance knowledge about the structure of the latent variables in this study, confirmatory factor analysis (CFA) is conducted, as discussed in Section 4.6.3. CFA is conducted in this study to assess whether the measurement model established fits reasonably well and the indicators best measuring the variables will be retained in the model (Byrne 2010; Kline 2011). Once this is ensured, the next step is to establish a structural model.

According to Hair et al. (2010), the measurement model validity depends on achieving acceptable levels of goodness of fit and assessment of construct validity. The question of model fit comes after the model specification and evaluation to specify the similarity between the estimated covariance and observed covariance matrix (Tabachnick and Fidell 2013). A fitness of model can be tested by utilising the goodness of fit indices, while prior research suggests that selecting model fit indices is dependent on a researcher's choice and the objective of a study (Boomsma 2000; McDonald and Ho 2002). For a sample of the size of this study, Hair et al. (2010) suggested that the thresholds of acceptable fit for the model indicators consist of a significant Chi-square (X^2) value, a Comparative Fit Index (CFI) or Tucker-Lewis Index (TLI) of at least .90 and a Root Mean Square Error of Approximation (RMSEA) of less than .07 with a CFI greater than .90. Hair et al. (2010) also suggested that an acceptable fit for the model is the normed

chi-squared (X^2/df) less than the threshold of three. Consequently, the present study employs an RMSEA less than .07 with a CFI greater than .90 and a value of X^2/df less than .3 as the thresholds of an acceptable fit for the model indicators. Table 4.12 illustrates the measures of fit indices used in this research.

Table 4. 12 Model fit indices

Model Fit Indices	Illustration
Chi-square (X^2)	The chi-square value calculates the magnitude of discrepancy between the sample and fitted covariances matrices. Significant results at the .05 threshold would represent a good model fit (Hair et al. 2010; Hu and Bentler 1999).
Root Mean Square Error of Approximation (RMSEA)	It is a parsimony adjusted index that approximates the non-central chi-square distribution. It indicates how well the model fits the population covariance matrix and a very good fit is said to be achieved if the RMSEA value is below .07 (Hair et al. 2010).
Tucker-Lewis Index (TLI)	It considers the model complexity and compares between the normed chi-square for the estimated and null model. A TLI of 0.9 or more is generally acceptable (Hair et al. 2010).
Comparative Fit Index (CFI)	It compares existing model fit with that of the null model. A CFI of 0.9 or more is generally acceptable, which indicates that 90% of covariation of data is able to be reproduced by the given model (Hair et al. 2010; Tabachnick and Fidell 2013).
Normed Chi-square	It is the ratio between the Chi-square (X^2) to degree of freedom, X^2/df (Hair et al. 2010; Hu and Bentler 1999). This is the recommended good fit if the X^2/df value is less than 3.0 (Hair et al. 2010).

4.6.4.2 Structural model

After assessing the measurement model validity, the next step is converted to the structural model by assigning the relationships between constructs, thus reflecting underlying theory, which is called the structural model (Hair et al., 2010; Malhotra et al. 2012; Tabachnick and Fidell, 2013). This part of SEM moves from CFA to applying SEM to test the various hypotheses (i.e., how the constructs are related to each other) (Hair et al. 2010). Without this indication, a relationship is not hypothesised (Malhotra et al. 2012). In the structural model, the exogenous constructs (i.e., independent variables and no arrows in the path diagram point to these, implying that no other factors give rise to such factors) and endogenous constructs (i.e., predicted by other constructs in the model) are specified (Iacobucci 2009; Kline 2011). In this step of SEM, only the structural prediction errors and the structural path parameters are measured (Kline 2011). There is no depiction of either measured variables or the factor loadings as constructs have been assessed in the CFA step of SEM to mirror their measures adequately (Kline 2011).

A full SEM model is a combination of the two models noted above: the measurement model that relates the variables to the constructs and the structural model that relates various constructs to each other (Iacobucci 2009; Kline 2011).

4.7 Ethical Considerations

“Ethics refer to the standards of behaviour that guide your [the researcher’s] conduct in relation to the rights of those who become the subject of your [the researcher’s] work, or are affected by it” (Saunders et al. 2012:226). A social researcher can learn from ethics how to work with all concerned (Sieber and Tolich 2013). Gregory (2003) pointed out that, when researchers study people, they should consider the research goals and materials, what is expected of consenting participants, how much time and effort is required of them, how data are to be gathered, whether participants are allowed to

respond to data and the interpretation of data, the ultimate purpose of the research and whether it is to be published, among other considerations.

In the present study, the data for the online survey were collected using the AIP Corporation's online survey panels. Once the online survey was deployed, AIP sent out invitations to a select group of panellists who were asked whether they would like to participate in the survey. If they answered yes, they still had the option to stop answering questions or choose not to answer items at any time. If they answered no, AIP Corporation thanked them for their time and did not pressure them to fill out the survey. In addition, the researcher did not ask the participants to sign a consent form online, but instead provided a prewritten cover sheet (i.e. a statement saying, "Your participation is fully voluntary, and you may stop answering questions or choose not to answer at any time"), in order to enable participants to make an informed decision about whether to answer the questionnaire. If the person agreed to answer the questions, his or her agreement was considered to be an implied online informed consent.

Moreover, participants' confidentiality and privacy are of the utmost importance to the researcher. All correspondence between the researcher and the possible respondents was conducted in confidentiality and anonymity. Confidentiality is related to data and how data are handled, in keeping with subjects' interests in controlling the access of others to their information (Sieber and Tolich 2013). Anonymity means that the researcher would not attach participants' names to the questionnaires or employ any unique identifiers (Sieber and Tolich 2013). In the present study, participants were anonymous, although a participant's responses could be identified through an ID provided by AIP (AIP 2012). Additionally, none of the survey questions included in this study involved questions that would permit the researcher to identify the participants.

AIP employs strict protection and security measures to safeguard participants' information (AIP 2012). For registration, AIP Corporation ensures that information is protected by Encryption Communication Technologies (SSL) (AIP 2012). For storage of private information, AIP uses a site authentication system to prevent unauthorised access (AIP 2012). Panellists who participate in any AIP surveys would not be approached under any circumstances; that is, they would not be approached for any telemarketing or direct marketing activities (AIP 2012). Participants' personal information would be stored by AIP Corporation in Japan, where stringent privacy laws are implemented (AIP 2012). Specifically, AIP panels ascribe to the Japan Marketing Research Association's stipulation on private information protection, and AIP is also a member of and adheres to the privacy information protection regulations of international and regional market research organisations such as ESOMAR and its ICC/ESOMAR Code (AIP 2012). The information resulting from AIP online survey panels is solely for academic use and is not passed on to other companies.

In the present study, the survey record is to be used only for academic purposes and will not be passed on to companies or other people. Before conducting the web-based questionnaires for the preliminary study, pilot study and main study, all questions were examined by the University of Bradford, and ethical approval was granted by the Humanities, Social, and Health Sciences Research Ethics Panel at the University of Bradford on 22 November 2012.

4.8 Chapter Summary

This chapter discussed aspects of the methodology adopted in the current study. First, the research paradigm for this study was examined. The research leans towards the objectivistic end of the spectrum. This philosophy emphasises the researcher's objectivity and independence, in order to ensure that personal values do not influence the verification of the hypotheses. As such, this philosophy adopts a process to verify the

hypotheses using quantitative methods to explore cause and effect, using a web-based questionnaire to test a conceptual research framework. Since this study's sample included English and Mandarin speakers, back translation was used.

As this theoretical study attempted to determine the cross-cultural generalisation of consumers' loyalty formation process towards brands in multiple cultural contexts, the sampling method involved a matching sample. This study targeted middle-class Generation Y individuals (i.e. born between 1977 and 1994) who are of the pertinent nationality and have always lived in China, Singapore, or the United States. Before issuing the pilot study and the main questionnaire, a preliminary study was conducted to choose a stimulus with which American, Chinese, and Singaporean participants would have relatively similar familiarity and purchase experiences and for which they expressed loyalty. Given that individual responses may be filtered based on researcher-specified criteria from the online panel survey company, matched samples in the present study were facilitated by using a sample from the AIP online panel company.

The next chapter (Chapter 5) provides a detailed discussion of the preliminary study and the pilot study of the main study questionnaire. After inspecting the questionnaires completed and returned in the pilot study, the main questionnaire was developed without needing further revision. The sample size for the main study is 200 participants for each of the three countries (600 in total), determined by using the requirements of the statistical technique used to analyse data.

With regard to the data analysis phase, four main processes were conducted in this study. The first initial analysis included data cleaning and verifying assumptions of multivariate techniques to ensure data accuracy and reduce potential concerns about low quality. Common method variance assessment and measurement equivalence were also discussed. In this study,

hypothesis testing was conducted by structural equation modelling. Using CFA, the measurement model validity was tested and converted to the structural model for hypothesis testing. Finally, the limitations of using SEM were also detailed.

All correspondence between the researcher and the possible participants was conducted in confidentiality and anonymity. Both the researcher and participants are anonymous, although responses by a participant can be identified through an ID provided by AIP. In the present study, the findings from the online survey will be only for academic use and will not be passed on to other people or companies. None of the surveys will contain questions that would permit the researcher to identify the participants.

Chapter Five: Results Preliminary Study and Pilot Study

5.1 Introduction

This chapter presents the results of the preliminary study, as well as the pilot study for the main questionnaire. The objective of the preliminary study was to select the final stimulus with which American, Chinese and Singaporean participants have similar familiarity and usage, as well as for which they expressed loyalty in relation to a particular stimulus. This is in line with previous research suggestions (e.g., Jie et al. 2012; Parker 2009; Ross et al. 2008).

Moreover, although all the measures in the present study were taken from existing literature, a pilot study was conducted before the main study as suggested by various researchers (Reynolds and Diamantopoulos 1998; Saunders et al. 2012; Zikmund 2003). The purpose of conducting a pilot study was to assess the reliability and validity of the research instrument (Bryman and Bell 2010; Fink 2009; Saunders et al. 2012). The pilot study provides the researcher with an idea of whether the questionnaire appears to make sense (i.e., also called face validity), how long the questionnaire took to complete, and further enables the researcher to improve the questionnaire to limit potential drawbacks resulting from problems with unclear instructions, ambiguous wording and poor phrasing (Bell 2010; Fink 2009; Saunders et al. 2012).

The chapter is divided into the following structure. Section 5.2 discusses the procedure, results and implications of the results for the preliminary study. Section 5.3 presents information on the steps taken to design and evaluate the questionnaire, the results of the pilot study and the implications for the main study. Lastly, the chapter conclusion is presented in Section 5.4.

5.2 Preliminary Study

This section presents an overview of the procedure used to conduct the preliminary study, the results obtained from the participants in the United States, the People's Republic of China and Singapore, and the insights gained from the preliminary study and its implication for the main study.

5.2.1 Procedure of Preliminary Study

The main purpose of conducting the preliminary study is product category selection, i.e., to choose stimuli that reflect products with which American, Chinese and Singaporean participants would have relatively similar familiarity and purchase experiences and for which they expressed loyalty to particular stimuli (Broyles 2009; Ross et al. 2008). Participants in the preliminary study had exactly the same characteristics as those in the subsequent two studies (i.e., the pilot study and the main study), which ensured that the preliminary study was more meaningful (Bryman and Bell 2011; Hult et al. 2008; Iacobucci and Churchill 2010). However, participants in the preliminary study were selected to choose experimental stimuli, so they did not participate in the pilot study and the main study questionnaire. Participants were provided with a short description of the questionnaire from AIP Corporation by email, and those interested in participating proceeded through a hyperlink to the actual web-based questionnaire hosted externally. Additionally, following prior research the participants were paid a small monetary incentive for participating (De Gregorio and Sung 2010; Deutschens et al. 2006).

The preliminary study was conducted in January 2013 using a web-based questionnaire hosted by AIP Corporation. The sample size was 40 Americans, 40 Chinese and 40 Singaporeans, and each group had an equal number of men and women. Therefore, there were in total 120 questionnaires collected in the preliminary study. This sample size of responses for a preliminary study meets the guidelines of the minimum number of responses of 20 (Patton 2002) in the early stage of research. In

order to ensure the participants in the preliminary study met the match sample requirement, this study followed Hair's et al. (2014) suggestion to design filter questions before asking questions about their purchase experience with product category and its brands.

There are two major concerns in selecting an appropriate stimulus in this study. First, considering the research objective (i.e., undertaking a theoretical study that attempts to determine the cross-cultural generalisability of conceptual framework), participants in selected nations should be equally familiar with the type of selected product category with a range of readily available brands in the marketplace (Limon et al. 2009). Specifically, the selected product categories should be judged relevant, meaningful and consumable to a sample of target participants (relatively similar familiarity) (Jie et al. 2012; Limon et al. 2009; Parker 2009; Quester et al. 2000; Sung and Choi 2012). Second, accounting for the potential influence of perceived images in the research design, this study follows a previous research suggestion that the selected product category should have the potential to convey a specific symbolic meaning (i.e. perceived images) (Branaghan and Hildebrand 2011; Helgeson and Supphellen 2004; Jamal and Goode 2001; Kwak and Kang 2009; Kressmann et al. 2006; Parker 2009; Quester et al. 2000; Sirgy et al. 2008). For example, Arbore et al. (2014) and Petruzzellis (2010) stated that the mobile phone is a good type of technology to explore the influence of customer preferences and needs that serve symbolic functions.

In consideration of the abovementioned criteria, this thesis, after consulting relevant research (see Table 5.1), assessed the following eight product categories in the preliminary study: clothing (Aaker 1997, 1999; Quester et al. 2000; Sung and Choi 2010), fragrances (Aaker 1997, 1999), computers (Quester et al. 2000), jewellery (Jamal and Goode 2001), athletic shoes (Parker 2004), cars (Kressmann et al. 2006), watches (Sung and Choi 2010), and mobile phones (Petruzzellis 2010). The questionnaire for the preliminary study, designed for American participants, is presented in Appendix 2; the

questionnaire designed for Chinese participants is presented in Appendix 3; and the questionnaire designed for Singaporean participants is presented in Appendix 4.

Table 5. 1 Product category selection from previous relevant studies

Authors	Product Categories	Reasons
Aaker (1999)	Clothing and fragrance	These categories represent different brand personalities.
Quester et al. (2000)	Computers and clothing (i.e. jeans)	Identified by preliminary qualitative research with Australian and Malaysian students as best suited to explore self-congruity and product evaluation in a cross-cultural context.
Jamal and Goode (2001)	Jewellery	Best suited for exploring self-congruity on brand preference and customer satisfaction.
Parker (2004)	Clothing and athletics shoes	Identified by a preliminary questionnaire that asked students to list and characterise images for three brands they currently own and use primarily in public or social situations. Categories were chosen because they were the most frequently mentioned and have distinct images based on American, Chinese and Japanese participants' free-association descriptions.
Kressmann et al. 2006	Cars	The category was best suited for exploring the relationship between self-congruity and brand loyalty because it is high in conspicuousness and is a high-cost purchasing decision, so consumers evaluate various brands before purchasing.
Yoo (2008)	Athletic shoes	The category was best suited for exploring a personal collectivistic orientation on brand loyalty because US and Korean consumers are very familiar with the category, and it comprises several well-known brands.
Sung and Choi (2010)	Clothing and watches	Identified because they tend to have different brand personalities and are not gender-specific; they were also identified by a focus group of 10 American and Korean students as best suited for exploring self-congruity in the US and Korea.

In designing a questionnaire in the preliminary study, the survey instrument consisted of an introduction on background information, informed consent, filter questions and stimuli chosen for which subjects expressed familiarity and use experiences and for which they expressed loyalty to particular stimuli. Participants were asked to highlight at least two products they had purchased from eight categories (mobile phones, clothing, computers, cars, athletics shoes, jewellery, watches or fragrance) and particular brand(s) for which they expressed loyalty. Specifically, the product categories they provided were more than two. This is to broaden the scope and generalisability of the findings to assess which stimuli enable a relatively similar familiarity and purchase experience across three countries (the US, China and Singapore) to ensure the comparability of the research results. After creating a list of all the product categories and brands highlighted by the participants, frequency of mention was applied by the researcher to select the stimuli for the main study. The statistical software used to perform the preliminary study was the SPSS (Statistical Package for the Social Sciences) v.20.

5.2.2 Results for Preliminary Study

Drawing from the obtained data (i.e. 40 Chinese, 40 Singaporeans and 40 Americans with equal numbers of males and females), on average 3.3 product categories were answered by the American participants (330.0%), an average of 4.778 product categories were answered by the Chinese participants (477.5%), and an average of 3.025 product categories were answered by the Singaporean participants (302.5%) out of eight product categories (mobile phones, clothing, computers, cars, athletics shoes, jewellery, watches or fragrance). Table 5.2 offers an overview of the product categories frequently mentioned by participants in the United States, the People's Republic of China and Singapore.

Table 5. 2 Product category frequencies

Nation			Responses		Percent of Cases
			N	Percent	
US	Product Category	Clothing	21	15.9%	52.5%
		Mobile phone	24	18.2%	60.0%
		Computer	22	16.7%	55.0%
		Athletic shoes	19	14.4%	47.5%
		Watch	9	6.8%	22.5%
		Fragrance	9	6.8%	22.5%
		Jewellery	7	5.3%	17.5%
		Car	21	15.9%	52.5%
	Total		132	100.0%	330.0%
China	Product Category	Clothing	30	15.7%	75.0%
		Mobile phone	34	17.8%	85.0%
		Computer	29	15.2%	72.5%
		Athletic shoes	23	12.0%	57.5%
		Watch	20	10.5%	50.0%
		Fragrance	19	9.9%	47.5%
		Jewellery	16	8.4%	40.0%
		Car	20	10.5%	50.0%
	Total		191	100.0%	477.5%
Singapore	Product Category	Clothing	18	14.9%	45.0%
		Mobile hone	31	25.6%	77.5%
		Computer	20	16.5%	50.0%
		Athletic shoes	14	11.6%	35.0%
		Watch	14	11.6%	35.0%
		Fragrance	11	9.1%	27.5%
		Jewellery	4	3.3%	10.0%
		Car	9	7.4%	22.5%
	Total		121	100.0%	302.5%

Among eight product categories, the results show that mobile phones are the most frequently mentioned product category by all American, Chinese and Singaporean participants. Mobile phones were highlighted by 18.2% of American participants (n=24), by 17.8% of Chinese participants (n=34), and by 25.6% of Singaporean participants (n=31). Additionally, in the mobile phone category the brand Apple (32.5% for American, 45% for Chinese and 35% for Singaporean participants) was the most frequently mentioned brand that American, Chinese and Singaporean participants (please see Table 5.3) had brand loyalty with.

Interestingly, with the exception of China, the computer category was the second most frequently mentioned product category by the American participants (n=22, accounting for 16.7% out of 100%) and Singaporean participants (n=20, accounting for 16.5% out of 100%) (please see Table 5.2). Although the computer category ranked as the third most frequently mentioned category in China, it also was highlighted as a high percentage (n=29, accounting for 15.2% out of 100%). Additionally, in the computer category the top three most frequently mentioned brands for American participants were Dell (n=6, accounting for 15% out of 100%), Apple (n=5, accounting for 12.5% out of 100%) and HP (n=5, accounting for 12.5% out of 100%). For Chinese participants they were Lenovo (n=7, accounting for 17.5% out of 100%) and Apple (n=5, accounting for 12.5% out of 100%). For Singaporean participants they were Apple (n=8, accounting for 20% out of 100%) and HP (n=4, accounting for 10% out of 100%) (Table 5.4). Similar to the mobile phone category, Apple was one of the most frequently mentioned computer brands that American, Chinese and Singaporean participants stated they had loyalty with. Besides mobile phones and computers, details of the results in the US, China and Singapore for another six product categories (clothing, cars, athletics shoes, jewellery, watches or fragrance) mentioned brands, which are presented in Appendix 5.

Table 5. 3 Mobile phone brands frequently mentioned

	Brand	Frequency	%		Brand	Frequency	%		Brand	Frequency	%
US	Apple	13	54.2	China	Apple	18	52.9	Singapore	Apple	14	45.2
	Samsung	3	12.5		Nokia	7	20.6		Samsung	11	35.5
	HTC	2	8.3		Samsung	6	17.6		Blackberry	3	9.7
	Amazon	1	4.2		HTC	1	2.9		Amazon	1	3.2
	Nokia	1	4.2		Sony	1	2.9		Nokia	1	3.2
	Huawei	1	4.2		Motorola	1	2.9		Huawei	1	3.2
	Sony	3	12.5		Total	34	100.0				
	Total	24	100.0								

Table 5. 4 Computer brands frequently mentioned

	Brand	Frequency	%		Brand	Frequency	%		Brand	Frequency	%
US	Dell	6	27.3	China	Lenova	7	24.1	Singapore	Apple	8	40.0
	Apple	5	22.7		Apple	5	17.2		HP	4	20.0
	HP	5	22.7		HP	4	13.8		Dell	2	10.0
	Toshiba	3	13.6		Acer	4	13.8		Asus	2	10.0
	Acer	2	9.1		Asus	3	10.3		Fujitsu	2	10.0
	IBM	1	4.5		Dell	2	6.9		Lenova	1	5.0
	Total	22	100.0		Sony	2	6.9		IBM	1	5.0
			0		IBM	1	3.4		Total	20	100.0
					Samsun g	1	3.4				
					Total	29	100.0				

5.2.3 Insights and Implications of the Results of Preliminary Study

Drawing on the survey, mobile phones were the most frequently mentioned product category in terms of purchase experience for American, Chinese, and Singaporean participants. This indicates that the selected mobile phones category is well known in the three countries. Additionally, the most frequently mentioned brand highlighted by participants is Apple, which is known as a smartphone brand (CNN 2013; CNNMoney 2013; Computerworld 2013; Time 2013). However, the definition of what constitutes a smartphone is blurred nowadays with tablets, laptops and desktop computers (CNN 2013; CNNMoney 2013; Computerworld 2013; Time 2013). Although smartphones are basically mobile phones they now offer an advanced mobile operation system that has become powerful enough to provide the features of a personal computer operating system with other features useful for handheld use that could be the only computing device a consumer owns (Time 2013). Similarly, tablets are becoming smaller and using separate keyboards; laptop computers with touch capabilities are now being developed; and desktop computers are also expected to become touch enabled (Computerworld 2013). Therefore, the distinctions between these computing devices have begun to blur in recent years (CNN 2013; CNNMoney 2013; Computerworld 2013; Time 2013).

Considering this, mobile phones and computers are potentially offering consumers the same functions and are recognised as two distinct product categories including the brands to which participants expressed loyalty. In this study, the researcher has combined these two product categories (mobile phones and computers) into a single product category named *computing device*. As a result, 80% of American participants (n=32), 90% of Chinese participants (n=36) and 90% of Singaporean participants (n=36) mentioned that they have brand loyalty towards a particular brand within the product category of mobile phones and/or computers. This indicated that the *computing device* category was considered and judged relevant and meaningful among participants from the US, China and Singapore and that

they were perceived similarly. Moreover, previous researchers (e.g. Herbison and Boseman, 2009; Koo et al., 2012; Venkatacharya et al., 2009) have pointed out that computing devices represent Generation Y consumers' favourite product category worldwide because this large group is highly sophisticated regarding modern electronic devices. Since the target population for the present study is Generation Y, it was decided to choose the *computing device* category for the following steps of the web-based questionnaire (which was designed for testing the pilot study and the main study). Specifically, participants would firstly be asked whether they had purchased a computing device (i.e. a product category comprising smartphones, tablets, laptop computers and desktop computers, etc. that offer computer operating system features) in the past 12 months and they would further be asked to name a brand from that computing device product category to answer the subsequent questions related to this study's main constructs. For example, if a participant indicated that they had purchased a *Smartphone* from *Apple* in the past 12 months, they would be further asked to answer a question about the extent of their agreement with the statement "The image of the users of *Apple* is highly consistent with how I see myself" (i.e. related to actual self-congruity measurement question) or "I prefer the image of *Apple* users over the image of other smartphone brand users" (i.e. related to the ideal self-congruity measurement question), etc. Details of the questionnaire design are presented in Section 4.6.1. Before proceeding to the main study, a pilot study of the main study questionnaire was conducted and the details are presented in the following section.

5.3 Pilot Study

This section presents an overview of the procedure used to carry out the pilot study before the main questionnaire, the results of the pilot study obtained from the participants in the United States, the People's Republic of China and Singapore, and the implications of these results for the main study.

5.3.1 Procedure of Pilot Study

A pilot study is the most inexpensive indicator guaranteed to predict the success of the survey and research project, by ensuring that the questionnaire operates well and the participants can follow the instructions clearly and have no problems in understanding and answering questions (Bryman and Bell 2011; Iacobucci and Churchill 2010). A pilot study is especially important for research based on the self-completion questionnaire that an interviewer or researcher uses to clarify participants' potential confusions (Bryman and Bell 2011; Saunders et al. 2012). In order to evaluate the clarity of instructions, assess the layout, identify questions with ambiguous wording and phrasing and determine how much time participants would need to answer (Bryman and Bell 2011; Saunders et al. 2012) the web-based questionnaires, a pilot study was carried out. The statistical software used to perform the pilot study was the SPSS (Statistical Package for the Social Sciences) v.20.

The pilot study was conducted in May 2013 by using a web-based questionnaire hosted by AIP Corporation. The sample size was 40 Americans, 40 Chinese and 40 Singaporeans, and each group had an equal number of men and women. Therefore, a total of 120 questionnaires were collected in the pilot study. This sample size of responses for a pilot study meets the guidelines of the minimum pilot study sample size of 20 responses (Patton 2002). Moreover, considering prior research suggestions (e.g. Bryman and Bell 2011; Hult et al. 2008; Iacobucci and Churchill 2010), and the present study purpose, participants in the pilot study had exactly the same characteristics as those in the main study to ensure that the pilot study was more meaningful. However, participants in the pilot study were selected to test the ability to collect data from individuals with a broad range of variables of interest, so they did not participate in the main study questionnaire. Details of targeted sample justification are presented in Section 4.3.3. Participants in the pilot study were firstly provided with a short description of the questionnaire from AIP Corporation by email, and those interested in participating proceeded through a hyperlink to the actual web-

based questionnaire hosted externally. All the scales used in the questionnaire have been previously validated, therefore reducing the likelihood of potential problems with validity and reliability. For details of the design of the questionnaire please see Section 4.5.2.

5.3.2 Results for Pilot Study

A total of 120 questionnaires (i.e. 40 Americans, 40 Chinese and 40 Singaporeans; each group had an equal number of men and women) were collected in the pilot study, who had exactly the same characteristics as those in the main study to ensure that the pilot study was more meaningful. The subsequent analysis of these questionnaires involved three steps as follows: (a) data screening, based on checking whether all participants fulfilled the sample's inclusion criteria; (b) examining the data set for values that should not be included directly in the analysis when they would distort the results (i.e. "No opinion" option); (c) examining the reliability of the measurement scales used (Cronbach's alpha).

First of all, after filter questions were screened, the descriptive statistical details of the sample showed that they all met the matched sample requirements. Additionally, the descriptive statistical details of the sample indicated that all participants in the pilot study had purchased a brand of computing device (i.e., smartphone, tablet, laptop, computer or desktop) within the past 12 months. Therefore, no data needed to be excluded from further analysis, leaving a total of 40 American cases, 40 Chinese and 40 Singaporean cases (each group had an equal number of men and women).

Subsequently, in line with suggestions from prior research (e.g., Hair et al. 2014; Tsikriktsis 2005) the dataset was evaluated to determine how many question items had been influenced by the "No opinion" option, which was designed as a precaution as not forcing participants to choose or express an opinion can produce data of unexpected low quality. Additionally, in line with

suggestions from prior research (e.g., Drolet and Morrison 2001; Sharp and Frankel 1983) in order to reduce the potential problem of participants experiencing respondent fatigue while answering a total of 58 question items, and thus influencing the results, a “Take a break” option was included in the web-based questionnaire that allowed participants to *take a break* at any time and return to the survey. Surprisingly, none of the participants selected the “no opinion” option. However, two Americans and one Singaporean participant selected the option “Take a break” but none of them took a break of more than half an hour. This is below 10%, which is suggested as the upper threshold for using this approach (Tsikrikstis 2005). These findings from the pilot study indicate that although these participants were not excluded from further analysis, the option “Take a break” should be kept in the further main study questionnaires in case participants experience respondent fatigue while answering the questions and further affecting the results.

Although all the scales used in the questionnaire have been previously validated (see Section 4.6.1), it was decided to examine the reliability of each measure in the context of this study. In assessing reliability of measurement scales, Cronbach’s alpha is the most commonly used tool (De Vaus 2002; Hair et al. 2014; Kline 2011; Nunnally 1978; Pallant 2010). Cronbach’s alpha assesses the consistency of the whole scale (Hair et al. 2010). In the results of the pilot study, almost all scales had excellent scores greater than the recommended cut-off point of .70 (Kline 2011) and only social self-congruity (.68) from the Chinese data measure had alpha value of .68. Alpha value of .50 or .60 is still considered as having acceptable reliability (Bowling 2002; Churchill 1979; Nunnally 1978; Pallant 2010). Additionally, considering the results of social self-congruity from the Chinese data measure (.68), this may have been influenced by the small sample size (40 participants from each country and each group had an equal number of men and women) used in this pilot study. Social self-congruity from the American measure scored .78 and the Singaporean measure scored .83, social self-congruity therefore was retained for the main study. Consequently, all scales were suitable for the

main study. Table 5.5 presents an overview of the Cronbach's alpha, which was conducted by using the specialist software application SPSS (Statistical Package for the Social Sciences).

Table 5. 5 Pilot study's results of the reliability test

Construct	Number of Items	Cronbach's Alpha		
		US	CN	SG
Attitudinal brand loyalty	5	.86	.85	.89
Behavioural brand loyalty	5	.86	.85	.90
Customer satisfaction	5	.94	.93	.95
Actual self-congruity	5	.91	.92	.79
Ideal self-congruity	6	.84	.78	.75
Social self-congruity	6	.78	.68	.83
Ideal social self-congruity	6	.88	.75	.92
Personal cultural orientation of individualism	4	.77	.81	.88
Personal cultural orientation of collectivism	4	.84	.89	.80
Happiness	4	.77	.70	.78

US: United States; CN: People's Republic of China; SG: Singapore.

5.3.3 Insights and Implications of the Results for Pilot Study

Overall, no participants reported being confused by the questionnaire's instructions, encountering any ambiguous questions, or wishing that the questionnaire's layout were different. Therefore, no changes with regard to wording and structure were made to the questionnaire to improve its flow and clarity. Considering that three participants chose the "Take a break" option, there was a potential problem of participants experiencing respondent fatigue while answering a total of 58 question items and leaving the survey directly instead of continuing to answer, so there was a minor change. Specifically, in the questionnaire an "Exit this survey" option was included in the web-based questionnaire that allowed participants to drop out of the survey at any time and to avoid the possibility of them answering the survey reluctantly and

further affecting the results. In regards to the scales measuring the constructs of the study (conceptual model constructs), findings of the reliability analysis indicated that participants' interest and engagement were not lost. Accordingly, no major modifications were made to the main study's questionnaire and a further pilot test was not considered needed.

5.4 Chapter Conclusion

This chapter firstly discussed the procedure, results and implications of the preliminary study. A stimulus of computing device (i.e. a product category comprising smartphones, tablets, laptop computers and desktop computers etc. that include computer operating system features) perceived similarly by a sample of target respondents from the United States, the People's Republic of China and Singapore was selected as a result of the preliminary study. Furthermore, the chapter presented the procedure, results and implications of the pilot study of the main study questionnaire. The results show that a further pilot test was considered unnecessary because no major modifications were made to the research instrument. The following chapter presents the results of the main study.

Chapter Six – Data Analysis and Research Findings

6.1 Introduction

This chapter details the analysis of the conducted survey. This chapter comprises six sections, including this introduction. Section 6.2 presents the initial analysis of the final data preparation, as well as essential statistical techniques and their outputs, including normality, homoscedasticity, and multicollinearity. This initial evaluation was performed to ensure data accuracy before the proposed research model was assessed. The Statistical Package for the Social Sciences (SPSS, version 20.0) was employed for this purpose. Section 6.3 and Section 6.4 present discussions of the main data analysis. Analysis of Moment Structure (AMOS, version 20.0) was used for this process, specifically the cross-national measurement equivalence assessment, the common method variance (CMV) analysis, the measurement model analysis, and the full structural equation modelling (SEM) model. Subsequently, the results of the tested hypotheses are presented in Section 6.5, and a summary of the chapter is provided in Section 6.6.

6.2 Initial Analysis

This study's data was collected from an online panel that was hosted by the AIP Corporation following the procedure used in the preliminary study and the pilot study (as detailed in Chapter 5). Data were collected during a span of six weeks (late June to August 2013) in the United States of America, the People's Republic of China and Singapore. A total of 600 questionnaires were collected from the three countries: 200 from China, 200 from Singapore, and 200 from the United States. This section describes the data and measures taken to remedy any errors created during data collection. Data screening and multivariate assumptions were examined to ensure data accuracy before further analysis could commence (e.g., using the

multivariate technique of structural equation modelling), as suggested by earlier research (e.g., Malhotra et al. 2012; Pallant 2010; Tabachnick and Fidell 2013).

6.2.1 Data Collection Screening

To establish a degree of equivalence across the three national groups in the sample, the first step of data screening determined whether all participants fulfilled the study's inclusion criteria. After filter questions were screened, the descriptive statistical details of the sample indicated that participants are middle class (reported a total annual personal income of SGD 48,000 to 84,000 in Singapore, USD 39,000 to 118,000 in the United States, or RMB 10,000 to 60,000 in Mainland China), Generation Y (born between 1977 and 1994), and of the pertinent nationality and have always lived in China, Singapore or the United States. Moreover, all American, Chinese, and Singaporean participants in the sample had purchased a brand of computing device (i.e., smartphone, tablet, laptop computer, or desktop computer) within the past 12 months (Appendix 8). Since this criterion ensured that participants' answers to the research questions were based on a relatively recent purchasing experience, no data needed to be discarded because of a discrepancy on this point.

This study used a Web-based questionnaire to collect data regarding participants' opinions related to self-referential factors (e.g., self-congruity). However, as Hair et al. (2010) have stressed, this method poses potential concerns, since participants are required to choose a response or to express an opinion in expectation of a monetary reward. To minimise this conflict, answers to this study's questionnaires included a 'no opinion' option, and questionnaires with any 'no opinion' answers were discarded. Such action followed Hair et al.'s (2010) caution to researchers that forcing participants to choose or express an opinion can produce data of unexpectedly low quality. After questionnaires with 'no opinion' answers were discarded, 541

questionnaires (of 178 American, 183 Chinese, and 180 Singaporean participants) were included in further data analysis (Table 6.1).

Table 6. 1 Cross-tabulation of gender and nationality

			Gender		Total
			Female	Male	
Nationality	USA	Count	87	91	178
		% within Citizenship	48.9%	51.1%	100.0%
	The People's Republic of China	Count	89	94	183
		% within Citizenship	48.6%	51.4%	100.0%
	Singapore	Count	89	91	180
		% within Citizenship	49.4%	50.6%	100.0%
	Total	Count	265	276	541
		% within Citizenship	49.0%	51.0%	100.0%

6.2.2 Examining the Assumptions of Multivariate Analysis

According to Field (2012), most statistical tests are based on assumptions that must be examined to determine the appropriateness of the tests. For example, multivariate techniques are based on the assumption that the distribution of scores for each variable is normal, that dependent variables exhibit homoscedasticity, and that a high correlation appears between variables (Hair et al. 2010; Kline 2011). The assumptions of normality, homoscedasticity, and multicollinearity in this study were tested, the results of which are as follows.

6.2.2.1 Testing the normality assumption

Numerous statistical procedures assume a normal distribution of data in each item and in all linear combinations of items (Field 2012; Field 2009; Hair et al. 2010; Kline 2011). This fundamental assumption in multivariate analysis (Field 2012; Hair et al. 2010; Kline 2011) can be examined according to both univariate and multivariate normality (Hair et al. 2010), the former of which relates to the shape of the data distribution for individual

variables (Pallant 2010; Tabachnick and Fidell 2013). To ensure the normality of all variables for all datasets, the present study followed Pallant's (2010) suggestion to first inspect normality by comparing differences between the original and 5% trimmed mean, which refers to the mean calculated without the top-most and bottom-most 5% of cases and used to measure the central tendency unaffected by extreme values (Pallant 2010).

By comparing the original mean of variables (i.e., total attitudinal brand loyalty, total behavioural brand loyalty, total brand satisfaction, total actual self-congruity, total ideal self-congruity, total social self-congruity, total ideal social self-congruity, total personal cultural orientation of individualism, and total personal cultural orientation of collectivism) and the new trimmed mean, only slight differences emerged among the variables in the dataset (Table 6.2). According to Pallant (2010), as long as the values are not too different from the remaining distribution, discarding cases in the data file is unnecessary.

Table 6. 2 Differences between mean and trimmed mean

Construct	Mean	5% Trimmed Mean
Total Behavioural Brand Loyalty	24.77	24.91
Total Attitudinal Brand Loyalty	26.31	26.50
Total Customer satisfaction	27.48	27.71
Total Actual Self-congruity	22.92	22.68
Total Ideal Self-congruity	28.62	28.34
Total Social Self-congruity	26.61	26.35
Total Ideal Social Self-congruity	26.76	26.45
Total Personal Cultural Orientation of Individualism	22.41	22.54
Total Personal Cultural Orientation of Collectivism	22.75	22.92

The Kolmogorov–Smirnov and Shapiro–Wilk tests provide additional statistics concerning the distribution of scores (Field 2012), where any non-significant result ($p > .05$) represents an indicator of normality. These tests ‘compare the scores in the sample to a normally distributed set of scores with the same mean and standard deviation’ (Field 2012: 144). However, since the Shapiro–Wilk test is better suited to samples with fewer than 100 participants (Pallant 2010), only the Kolmogorov–Smirnov test was used in the present study. Results of this test revealed significance ($p = .001$) on all variables in the American, Chinese, and Singaporean datasets, which suggests a violation of the assumption of normality. This non-normality may be due to small deviations from normality that nevertheless fell within the accepted range (Field 2012), which is quite common (Pallant 2010). Consequently, the variables’ skew and kurtosis values were used to further assess normality.

To investigate details about the distribution of scores for the American, Chinese, and Singaporean datasets, the present study followed Pallant’s (2010) suggestion to inspect the variables’ skew and kurtosis values for each national group. Skewness indicates the symmetry of the distribution (Pallant 2010) and comes in two types: positive skewness (i.e., a clustering of scores with low values) and negative skewness (i.e., ‘a clustering of scores at the high end’) (Pallant 2010: 57). By contrast, kurtosis indicates ‘the “peakedness” of the distribution’ (Pallant 2010: 57). The range of skewness and kurtosis values indicates that the data have acceptable critical value for normal distribution, since the skewness index’s absolute value was less than three and the kurtosis index’s absolute value was less than 10 (Kline 2011). The range of skewness and kurtosis values (Table 6.3) for the American, Chinese, and Singaporean datasets suggests that they fell within the acceptable range.

The second aspect of normality is multivariate normality, the tests of which are used to determine the normality of any combination of variables (Byrne 2010; Hair et al. 2010). According to Byrne (2010), the critical ratio (CR) is an essential indicator for normalised estimates of multivariate kurtosis detection; in this sense, a multivariate CR greater than 5.0 shows significant positive kurtosis and thus multivariate, non-normal distribution. In the present study, the normalised estimate of the multivariate CR was 29.057, which well exceeds the aforementioned threshold (Byrne 2010). The implications of failing the multivariate normality test are (a) none of the individual univariate distributions is normal, (b) the joint distribution of any pair of variables is bivariate and not normal (i.e., each variable is not normally distributed for each value of every other variable), and (c) all bivariate scatterplots are nonlinear, and the distribution of residuals is not homoscedastic (Bollen and Stine 1993; Kline 2011).

However, although the data thus seem to exhibit multivariate and non-normal distribution, numerous researchers (e.g., Byrne 2010; Pallant 2010) have argued that few datasets can actually meet the normality assumption, since it contains an inflated chi-square value and fits indices such as the comparative fit index (CFI) and Tucker–Lewis index (TLI) as well as the standard errors related to parameter estimates (Byrne 2010). In order to resolve the lack of multivariate normality in the data, the present study followed Bollen and Stine’s (1993) recommended bootstrap process to adjust the model’s fit and parameter estimates (see Section 6.3) while testing the structural model. It is suggested that the Bollen–Stine bootstrap can be applied to correct for standard error and fit statistical bias that happens in structural equation modelling (SEM) applications as a result of non-normal data (Enders 2005).

Table 6. 3 Normality test results for the US, China and Singapore

Construct	Item	Skewness			Kurtosis		
		US	CN	SG	US	CN	SG
Behavioural Brand loyalty	BBL_1	.037	-.478	.058	-.755	.127	-.355
	BBL_2	-.169	-.807	-.063	-.638	.313	-.003
	BBL_3	-.258	-.660	.072	-.491	.207	-.215
	BBL_4	-.361	-.676	-.075	-.467	-.112	-.119
	BBL_5	-.263	-.786	-.132	-.548	.349	-.109
Attitudinal Brand loyalty	ABL_1	-.654	-.989	-.114	.113	1.039	-.100
	ABL_2	-.546	-.385	-.468	-.389	-.761	.295
	ABL_3	-.546	-.660	-.341	-.001	-.202	.046
	ABL_4	-.517	-.596	-.547	-.117	-.664	.767
	ABL_5	-.971	-.913	-.415	1.098	.721	.224
Customer Satisfaction	CS_1	-.894	-.622	-.241	.615	-.493	-.056
	CS_2	-.580	-.670	-.242	-.270	.087	.301
	CS_3	-.482	-.373	-.104	-.602	-.999	-.356
	CS_4	-.785	-.740	-.438	.235	.201	.038
	CS_5	-.961	-.787	-.473	.911	.346	.450
Actual Self-Congruity	ASC_1	-.280	-.373	-.175	-.162	-.431	-.100
	ASC_2	-.162	.004	.235	-.564	-.314	.317
	ASC_3	-.184	.022	.261	-.644	-.476	.326
	ASC_4	.096	.040	.463	-.310	-.697	.714
	ASC_5	-.300	-.745	-.138	.223	.337	.499
Ideal Self-Congruity	ISC_1	-.074	-.565	-.581	-.507	.246	.513
	ISC_2	-.297	-.426	.565	-.399	-.165	-.067
	ISC_3	-.546	-.831	.227	-.475	.189	-.707
	ISC_4	-.273	-.639	.053	.725	.044	1.62
	ISC_5	-.086	-.458	.297	-.967	-.537	-.520
	ISC_6	-.179	-.474	-.590	-.279	-.002	1.37
Social Self-Congruity	SSC_1	-.333	-.848	-.100	-.204	.094	.739
	SSC_2	.072	-.189	.295	-.209	-.342	1.25
	SSC_3	-.241	-.008	.046	-.188	-.220	2.21
	SSC_4	1.00	1.036	.767	4.05	2.214	6.70
	SSC_5	.069	-.058	.224	1.19	-.849	2.64
	SSC_6	-.204	-.357	.419	.748	-.305	2.11

**Table 6.3 Normality test results for the US, China and Singapore
(continued)**

Construct	Item	Skewness			Kurtosis		
		US	CN	SG	US	CN	SG
Ideal Social Self-Congruity	ISSC_1	.063	-.256	-.355	-.670	-.366	.287
	ISSC_2	.177	-.238	-.003	-.438	-.370	1.37
	ISSC_3	-.125	-.128	-.215	-.190	-.007	1.63
	ISSC_4	.229	-.560	-.119	-1.14	-.679	.045
	ISSC_5	-.278	-.290	-.109	-.437	.369	1.19
	ISSC_6	-.418	-.207	-.535	-.402	.181	2.06
Personal Cultural Orientation of Individualism	PCO-IND_1	-1.005	-.850	-.520	1.338	.716	.197
	PCO-IND_2	-.792	-.867	-.746	.596	.800	1.563
	PCO-IND_3	-.610	-.880	-.392	.086	.810	.365
	PCO-IND_4	-.805	-.804	-.415	.657	.288	.289
	PCO-COL_1	-1.083	-.261	-.639	1.322	.716	1.135
Personal Cultural Orientation of Collectivism	PCO-COL_2	-.730	-.575	-.417	.592	.500	1.012
	PCO-COL_3	-1.153	-.576	-.528	.855	-.565	-.236
	PCO-COL_4	-1.119	-.972	-1.078	1.069	1.358	1.737

Assessing homoscedasticity

Homoscedasticity is an assumption of normality related to the supposition that dependent variables display equal variance across all independent variables (Hair et al. 2010). According to Hair et al. (2010), assumptions of homoscedasticity can be tested with scatterplots. Figure 6.1's graphic representations show that the relationship between the residual and predicted values of all variables across the three nations is consistent and that the fit line of all variables across the nations is relatively flat. Consequently, the assumption of homoscedasticity is tenable across the nations.

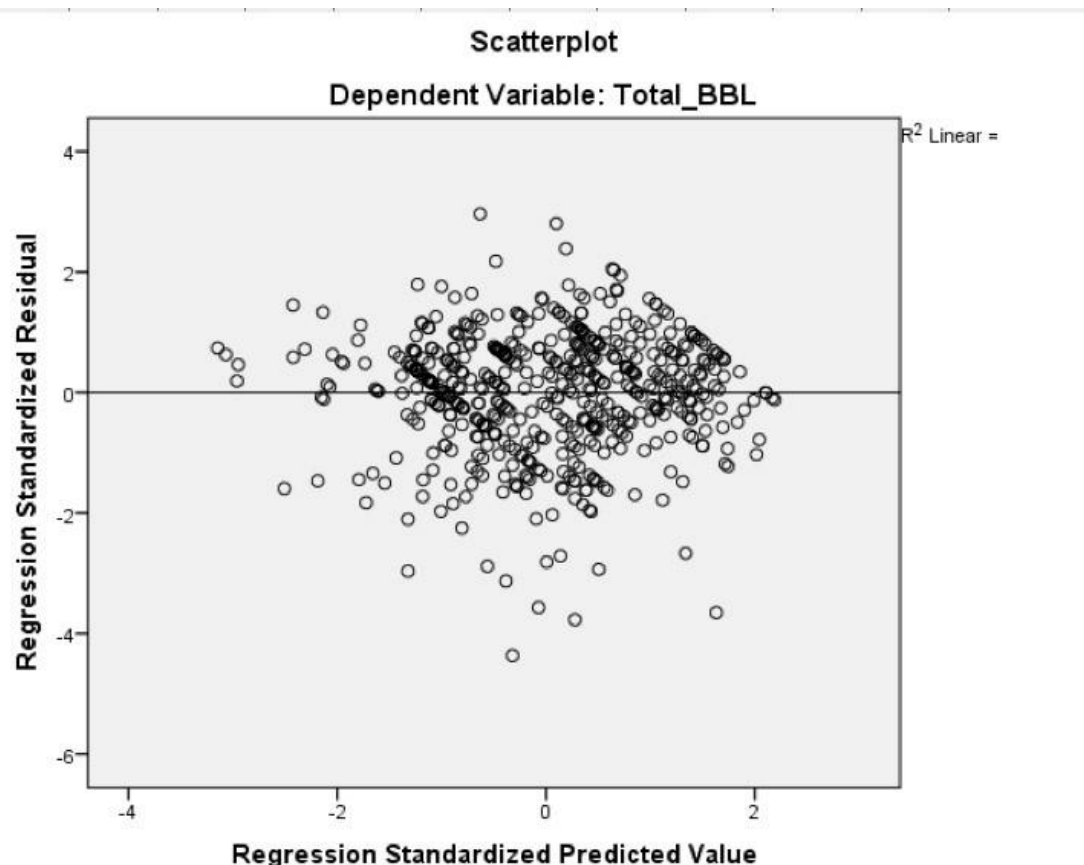


Figure 6. 1 Homoscedasticity test with behavioural brand loyalty as the

6.2.2.2 Assessing multicollinearity

Multicollinearity is a problem posed by a strong correlation between multiple predictors in the model (Hair et al. 2010; Tabachnick and Fidell 2013) that can limit the size of the regression value and thereby render it difficult to understand the exact contributions of each individual independent variable (Hair et al. 2010; Tabachnick and Fidell 2013). In employing a variety of methods to assess multicollinearity, numerous researchers (e.g., Pallant 2010; Tabachnick and Fidell 2013) have advised calculating variance inflation factors (VIF) and tolerance impact. On the one hand, tolerance is related to the variability of independent variables not explained by other independent variables (Hair et al. 2010). According to Field (2012), a tolerance value of less than .1 represents a serious problem. On the other hand, VIF 'indicates whether a predictor has a strong linear relationship with

the other predictors,' which is assessed by taking the inverse of tolerance (Field 2012: 224). A VIF value greater than 10 indicates the presence of multicollinearity (Field 2012; Myer 2000; Pallant 2010).

The test of multicollinearity in the present study demonstrated that the largest VIF was less than 10 and that no tolerance value was less than .1. Results revealed a maximum VIF value of 2.19 and a tolerance value of .457 for the American dataset, a maximum VIF value of 5.43 and a tolerance value of .184 for the Chinese dataset, and a maximum VIF value of 3.53 and a tolerance value of .283 for the Singaporean dataset. Therefore, this study posed no concerns regarding multicollinearity.

6.3 Assessment of the Measurement Model

The theoretical model of this thesis (outlined in Chapter 3) was examined with a two-step approach (i.e., validating the measurement model and fitting the structural model), as previously discussed in Section 4.6.4. In order to develop an acceptable measurement model before enabling it to predict causal relationships among the variables, this section presents the results of the CFA of the measurement model. The next part of SEM following CFA discusses the study's approach to structural model testing (i.e., testing hypothetical relationships, see Section 6.4), but only after the measurement model has been shown to be of a satisfactory fit and validity by way of assessing measurement equivalence, testing CMV, and establishing reliable and validated measurements.

6.3.1 Measurement Model

According to Hair et al. (2010), when applying CFA to multiple groups simultaneously, the number of observed variables and the number of observations per group will variously have an impact on the fit indices that demonstrate goodness-of-fit across different model situations. For this

study's sample of 541 participants (178 American, 183 Chinese, and 180 Singaporean), nine latent variables and 46 observed variables were included in the measurement model: personal cultural orientation of individualism (PCO-IND), personal cultural orientation of collectivism (PCO-COL), actual self-congruity (ASC), ideal self-congruity (ISC), social self-congruity (SSC), ideal social self-congruity (ISSC), consumer satisfaction with a brand (CS), attitudinal brand loyalty (ABL), and behavioural brand loyalty (BBL). For a sample of this size, Hair et al. (2010) have suggested that the thresholds of acceptable fit for the model indicators consist of a significant χ^2 value, a CFI or TLI of at least .90, and a root mean square error of approximation (RMSEA) of less than .07 with a CFI greater than .90. Hair et al. (2010) have also suggested that an acceptable fit for the model is a normed chi-squared (χ^2/df) of less than the threshold of three. Consequently, the present study employs an RMSEA of less than .07 with a CFI greater than .90 and a value of χ^2/df of less than .3 as the thresholds of an acceptable fit for the model indicators. Figure 6.2 shows the initially hypothesised three-group (i.e., the US, China, and Singapore) model's measurement model for all observed and latent variables.

Initial results of the CFA of the measurement demonstrated that the goodness-of-fit model was not fully acceptable (see Table 6.4). On the basis of these findings, the values of CFI and TLI were below .90, the criteria suggested by Hair et al. (2010), indicating that the model must be re-specified according to the modification indices offered by AMOS (Byrne 2010; Kline 2011). These modification indices offer information with which to identify correlations between constructs and error terms (Byrne 2010).

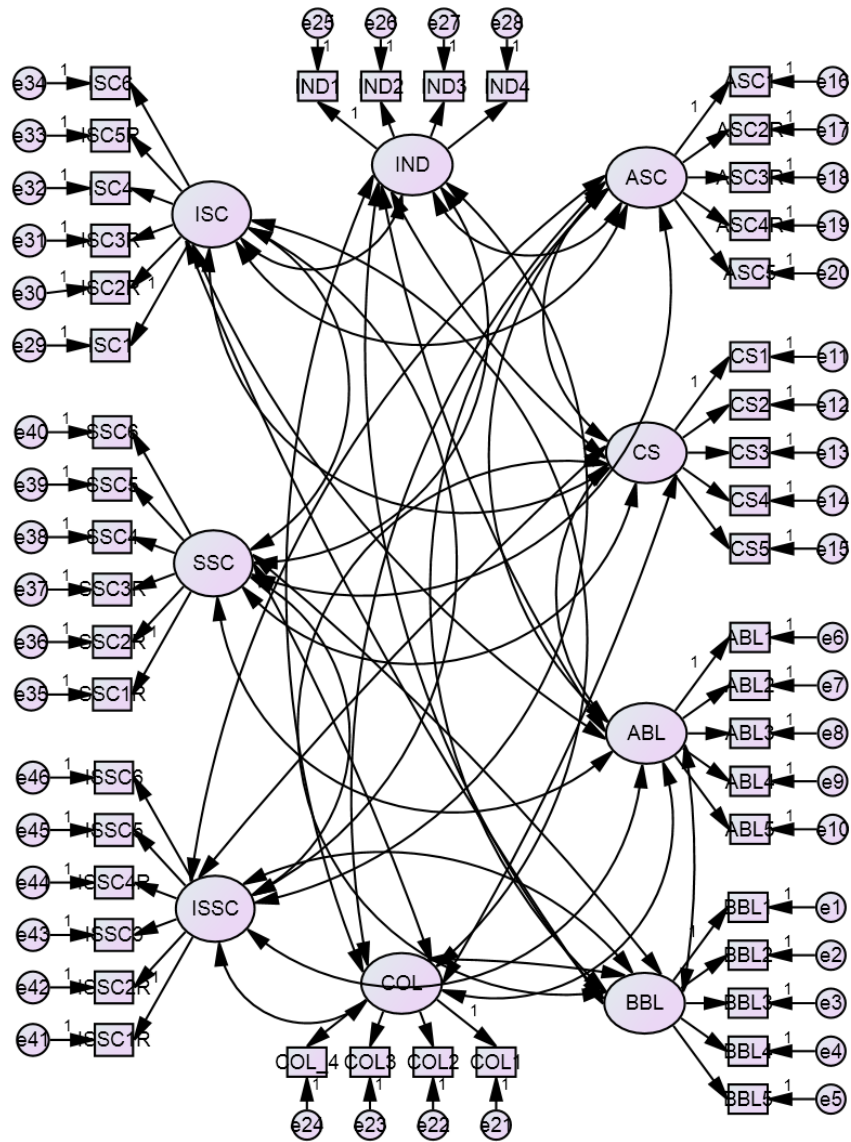


Figure 6. 2 Initial measurement model of all latent variables

Table 6. 4 Summary results of measurement model fit for three-group model

	χ^2	Df	χ^2/df	CFI	TLI	RMSEA
Criterion			< 3	$\geq .90$	$\geq .90$	< .07
3-group model	8192.24	2859	2.87	.74	.74	.059

Before the modification indices were examined, some standardised outer loadings for items regarding actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity exhibited factor loadings lower than the acceptable standard suggested by Hair et al. (2010) and Chin (1998) (i.e., absolute correlation below threshold criterion .50: ASC1 (.04), ASC (.16), ISC2 (.23), ISC3 (.23), ISC5 (.13), SSC1 (.23), SSC2 (–.01), SSC4 (.48), ISSC3 (–.07), ISSC5 (–.03), and ISSC 6 (.12)). Since the internal consistency of the observed items is the first criterion in assessing the measurement model, these items were slated for deletion in the next run in order to increase the level of model fit. The modification indices given by AMOS suggested that multiple significant MIs were associated with two items across the three-group model: ABL4 and BBL2. These two constructs measured participants' affective evaluation of the brand in question. Item ABL4 was originally adapted from Broyles's (2009) scale, which suggests that the wording of the item might have encouraged it to become confounded with indicators of customer satisfaction. In addition, item BBL2 ('I intend to keep purchasing [brand]'), originally adapted from Chaudhuri and Holbrook's (2001) scale, might have had a wording similar to that of BBL1 ('I will buy [brand] the next time I buy a computing device'). Hence, deleting BBL2 improved the model without compromising the theoretical meaningfulness of the measure (Byrne 2010).

After the above-mentioned items (i.e., ABL4, BBL 2, ASC1, ASC, ISC2, ISC3, ISC5, SSC1, SSC2, SSC4, ISSC3, ISSC5, and ISSC6) were deleted, the revised CFA model achieved a good level of fit, with chi-square (X^2) = 2610.94, degrees of freedom (df) = 1377, p value = .000, CFI = .91, TLI = .90, and RMSEA = .041. These results indicated that the model met the rule of thumb suggested by Hair et al. (2010), thus demonstrating a satisfactory fit (Table 6.5). Figure 6.3 shows the modified measurement model of all the latent variables in the present study. It is noted that, although abovementioned items (i.e., ABL4, BBL 2, ASC1, ASC, ISC2, ISC3, ISC5, SSC1, SSC2, SSC4, ISSC3, ISSC5, and ISSC6) were dropped, these do not alter the meaning of the construct. Since this thesis uses reflective

measures, considering the measurement theory behind reflective measures – i.e., the concept drives the (value of the) items, relevance of individual items may vary across context, so data may show that some items do not reflect the concept in the context concerned (Jarvis et al., 2003). As the concept causes the value of the items, this empirical evidence reveals a flaw in the item concerned, not in the measurement of the concept overall (Jarvis et al. 2003). Since the items have a large degree of overlap, so deleting item(s) should not impact severely on the face/content validity, as long as each factor has more than one indicator (Kenny 1979); just as three indicators are better than two, so are four better than three (Kenny 1979). In the present study after deleting items, each construct has at least 3 indicators to form a composite measure in the thesis. Specifically, 4 indicators for behavioural brand loyalty, four indicators for behavioural brand loyalty, five indicators for customer satisfaction, three indicators for actual self-congruity, three indicators for ideal self-congruity, three indicators for social self-congruity, three indicators for ideal social self-congruity, four for personal cultural orientation of individualism and four for personal cultural orientation of collectivism.

Table 6. 5 Summary results of modified measurement model fit for three-group model

	χ^2	Df	χ^2/df	CFI	TLI	RMSEA
Criterion			< 3	≥ .90	≥ .90	< .07
3-group model	2610.94	1377	1.896	.91	.90	.041

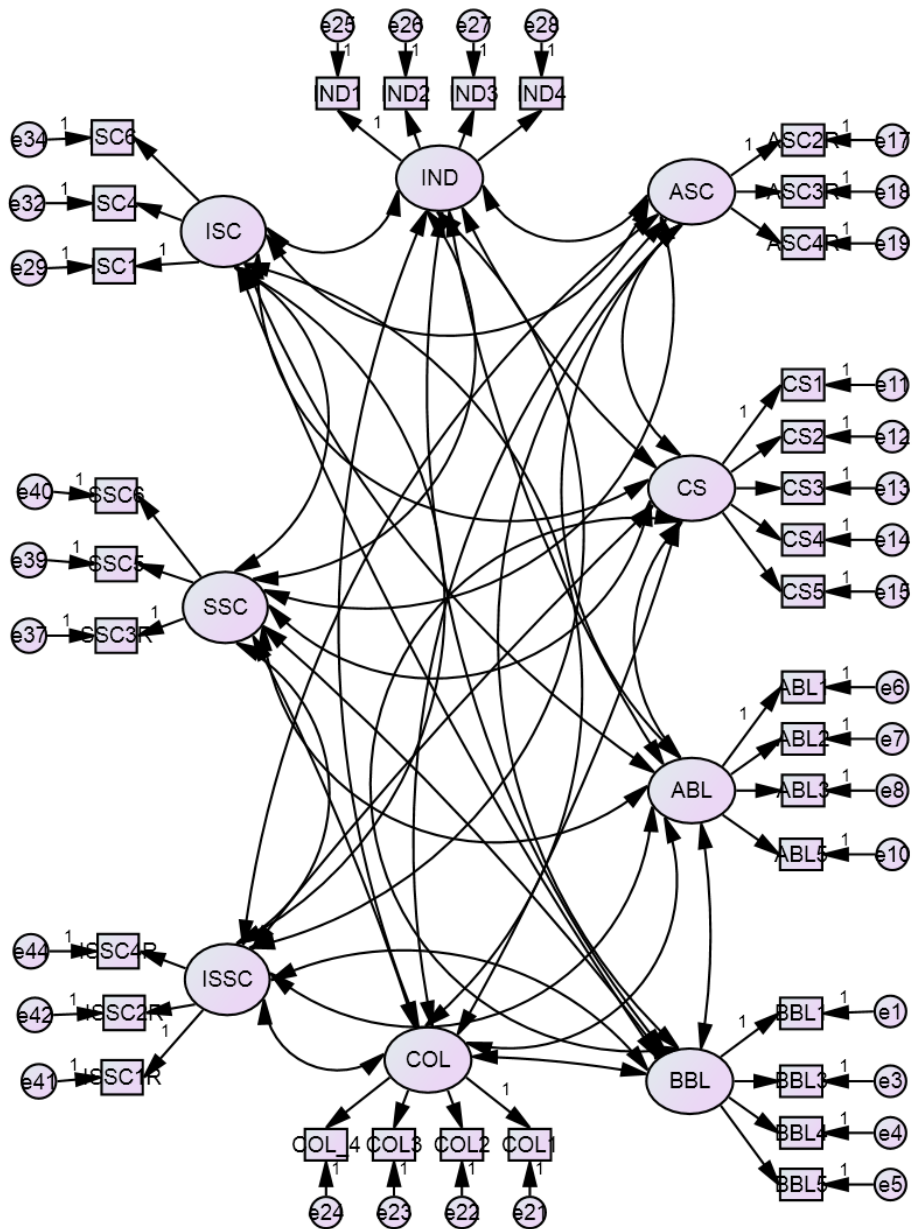


Figure 6. 3 Modified measurement model of all latent variables

6.3.2 Measurement Equivalence

To test the cross-national measurement invariance of instruments designed to measure the relevant constructs in this study, multigroup CFA (MGCFA) was conducted, as per the suggestion of Steenkamp and Baumgartner (1998). As argued in Section 5.8.4, the present study had to conduct metric invariance before any comparisons or analyses could be performed. This

approach was tested for measurement invariance by setting increasingly restrictive cross-group constraints, by comparing more restricted models with less restricted ones, and by assessing changes in model fits for significance (Steenkamp and Baumgartner 1998).

Configural invariance is the baseline model against which other models can be compared (Sharma 2010; Steenkamp and Baumgartner 1998), and for this reason Steenkamp and Baumgartner (1998) have suggested conducting configural invariance as the first step. Since the chi-square was significant ($p < .001$) in the present study, an unconstrained measurement model across the three groups indicated a good fit. The ratio of the chi-squares normed and adjusted to degrees of freedom was 1.89 ($X^2 = 2610.94$, $df = 1377$), and thus less than the threshold of 3 suggested by Hair et al. (2010). Furthermore, the CFI and TLI values (CFI = .91, TLI = .90) were higher than the threshold of .90 suggested by Steenkamp and Baumgartner (1998). Moreover, the value of RMSEA is .041, which is less than the threshold of .07 suggested by Hair et al. (2010). Hence, the findings indicate that this study's scale displayed full configural invariance across the three countries (i.e., the US, China, and Singapore).

Metric invariance was further tested by restricting a model with the matrix of factor loadings so that the model would be identical across countries. According to Steenkamp and Baumgartner (1998), this process makes determining whether participants in different countries answered the questions similarly possible. As Table 6.6 illustrates, significant differences emerged between the models of configural and full metric invariance ($\Delta X^2 = 99.64$, $\Delta df = 48$, $p < .001$), although the fit did not substantially decrease in terms of alternative fit indices.

After examining CRs for differences between parameters with ratios greater than ± 1.96 (i.e., significant at $p = .05$), certain items appeared untenable across the three groups (i.e., American, Chinese, and Singaporean); items

ISC4, CS2, and ABL5 were untenable across the American and Chinese groups; items COL2, ASC4, and ABL2 were untenable across the American and Singaporean groups; and items COL2, IND2, ISC6, ISSC2, CS2, and ABL2 were untenable across the Chinese and Singaporean groups. These findings demonstrate that the significant increase in the chi-square derived from a lack of invariance across the above constraints.

Steenkamp and Baumgartner (1998) have advised that if full metric variance invariance is rejected, then it is necessary to test partial metric variance invariance. The partially invariant model is constructed by examining constraints that were untenable across groups – that is, by examining CRs for differences between parameters where the CR exceeds ± 1.96 (i.e., $p = .05$) – and setting free the equality constraints for items across the three groups (Steenkamp and Baumgartner 1998). After testing partial metric invariance by setting free the equality constraints for the items above, the revised measurement model demonstrated a better fit ($X^2/df = 1.78$, CFI = .92, TLI = .91, RMSEA = .038). Moreover, there was no significant difference in the configural model ($\Delta X^2 = 59.16$, $\Delta df = 45$, $p = .077$). Hence, as shown in Table 6.6, these findings support partial metric invariance, indicating construct comparability (Steenkamp and Baumgartner 1998).

Table 6. 6 Model comparison for measurement invariance

Model Description	X^2	Df	X^2/df	CFI	TLI	RMSEA
Full configural invariance	2610.94	1377	1.86	.91	.90	.041
Full metric invariance	2710.58	1425	1.90	.91	.90	.041
Partial metric invariance	2665.16	1420	1.87	.91	.90	.040

Although the present study meets only partial metric invariance, it is nevertheless suitable for comparing personal cultural differences in the formation of brand loyalty across the three groups, namely because multiple

items in each scale are invariant across nationalities (i.e., each pair of countries achieves partial metric invariance). Additionally, although full metric invariance is a reasonable ideal indicating that individuals in different countries respond to items similarly (Steenkamp and Baumgartner 1998), Steenkamp and Baumgartner (1998) have pointed out that full metric invariance is scientifically unrealistic.

The present study also applied Sharma's (2010) scale to measure personal cultural orientation, which also meets only partial metric invariance. According to Sharma (2010), this scale is suitable for making cross-cultural comparisons with similar meanings by meeting partial metric invariance. Despite the assumption that full metric invariance has been violated, as long as a scale meets partial metric invariance it can be used to make cross-cultural comparisons with similar meanings across groups.

Researchers (Little 1997; Tucker and Lewis 1973) have noted that if the difference in fit between a freely estimated and constrained model in terms of rho is less than approximately .05, then statistical evidence indicates that cross-group inequality is negligible. In the present study, although a model with the matrix of factor loadings constrained as invariant across the three groups (i.e., full metric model) reveals significantly higher results than the configural model, a difference of .001 obtained in the fit between the configural and full metric models indicates that the inequality was negligible in terms of rho (i.e., both RFI [rho-1] and TLI [rho-1] are .001). On the basis of the above-mentioned findings, the present study, therefore, met both full configural invariance and partial metric invariance. The data were thus suitable for comparing cultural differences in brand loyalty at the individual level across the three groups.

6.3.3 Common Method Variance

Common method variance (CMV) influences the validity and reliability of items, as well as the covariation between latent constructs (MacKenzie and Podsakoff 2012; Williams et al. 2010). As discussed in Section 4.8.2, the present study adopted a theoretically irrelevant marker variable that corresponded to 'happiness' and included four indicators in order to test CMV. This study employed the comprehensive CFA marker technique (Williams et al. 2010) recommended by MacKenzie and Podsakoff (2012).

Williams et al.'s (2010) CFA marker technique involves four primary steps. In the first step, a CFA model with a marker variable is constructed to obtain the factor loading and measurement error variance estimates for the marker variable indicators to be used in subsequent models (i.e., the baseline, method C, method U, and method R models) (Williams et al. 2010). Appendix 8 presents this study's factor loading and measurement error variance estimates.

The second step of the technique compares the baseline and method C models to test for the presence of method variance related to the marker variable (Williams et al., 2010). In addition to emphasising the correlation between important factors, the baseline model also includes an orthogonal marker latent variable, the indicators of which have both fixed factor loadings and fixed error variances (Williams et al. 2010). This model is employed so that all subsequent model comparisons can focus primarily on method variance factor loadings (Williams et al. 2010). The method C model, while similar to the baseline model, also possesses further factor loadings from the indicators' marker latent variables. Factor loadings associated with important factors are rendered equivalent in order to reflect the assumption of the CMC model of equal method influences (Williams et al. 2010).

The third step of the technique compares the method C and method U models. While similar to the method C model, the method U model does not force the equivalence of its marker latent variable's factor loadings and permits different estimates (Williams et al. 2010). This comparison allows researchers to determine whether the influence of the method marker variable was equal for all items loading on substantive indicators (Williams et al. 2010), and thus tests the presumption of equal method effects (Williams et al. 2010).

The final step of Williams et al.'s (2010) CFA marker technique involves a comparison of the method U and method R models. The method R model uses obtained factor correlations for all constructs (i.e., attitudinal brand loyalty, behavioural brand loyalty, brand satisfaction, actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity, personal cultural orientation of individualism and personal cultural orientation of collectivism) from the baseline model as fixed values in the method U model. Comparing the method R and method U models allows researchers to statistically examine the biasing influences of the marker variable – in this study, happiness – on substantive relations. As per the suggestion of Williams et al. (2010), all of the aforementioned steps were conducted in the present study in order to assess the possibility of systematic bias. Table 6.7 presents findings of the CMV marker technique – namely, the results of model comparisons between (1) the baseline and method C models, (2) the method C and method R models, and (3) the method R and method U models.

As shown in Table 6.7, a comparison of the baseline and method C models supported the rejection of the restriction in the baseline model. The comparison yielded a chi-square difference of 16.26 with 1 df, which exceeds the .05 chi-square critical value of 3.84 with 1 df. Second, a comparison of the method U and method C models yielded a chi-square difference of 315.33 with 32 df, which exceeds the .05 critical value of 46.19. Third, a

comparison of the method U and method R models yielded a chi-square difference of 45.51 with 36 df, which indicated a non-significant difference of 51 with 36 df. On the basis of these comparisons, the findings of the CFA marker technique indicated that the method U model was best for accounting for the marker variance of substantive indicators and that no common method bias existed in the present study.

Table 6. 7 Chi-Square, Goodness-of-fit values, and model comparison test to the data

Model	X ²	df	CFI
1. CFA	1702.69	585	.925
2. Baseline	1947.97	598	.909
3. Method-C	1931.715	597	.910
4. Method-U	1616.381	565	.929
5. Method-R	1661.892	601	.928
Chi-Square Model Comparison			
Δ Models	ΔX ²	Δ df	Chi-Square Critical Value
1. Baseline vs. Method-C	16.26	1	3.84
2. Method-C vs. Method-U	315.33	32	46.19
3. Method-U VS. Method-R	45.51	36	51

6.3.4 Validity of Measurement

To determine whether the present study made correct inferences concerning the questions that the study aimed to answer, the validity of measurement was tested. As previously justified in Section 4.8.2, this study assessed convergent and discriminant validity. The following section discusses these validity assessments in detail.

Convergent validity refers to ‘the extent to which the scale correlates positively with other measures of the same construct’ (Malhotra et al. 2012: 437). According to Hair et al. (2010), convergent validity is assessed by testing the average variance extracted (AVE), which is used to calculate the mean variance extracted. Since acceptable AVE values tend to exceed .5 (Hair et al. 2010), the present study used the following equation, in which L is the standardised factor loading and n is the number of items.

$$AVE = \frac{\sum_{i=1}^n L_i^2}{n}$$

Moreover, construct reliability, or composite reliability, is an indicator of convergent validity; the rule of thumb indicates that good reliability exceeds .7 (Hair et al. 2010). It is calculated to measure internal consistency (Hair et al. 2010) using the following equation, in which L is the standardised factor loading, i is the number of items, and e is the error variance:

$$CR = \frac{\left(\sum_{i=1}^n L_i^2 \right)^2}{\left(\sum_{i=1}^n L_i^2 \right)^2 + \left(\sum_{i=1}^n e_i \right)}$$

Table 6.8 presents the results of all constructs of the American, Chinese, and Singaporean datasets. This study’s findings indicated high levels of construct reliability and average variance extracted for all latent variables. Indeed, AVE values for all constructs of the American, Chinese, and Singaporean datasets proved greater than .50, thereby indicating good convergence. In addition, the constructs demonstrated strong reliability in the case of all the American, Chinese, and Singaporean datasets, which ranged from .71 to .96 and thus above .70.

Table 6. 8 Summary results of convergent validity of a three-group model

Construct	Item	AVE			CR		
		US	CN	SG	US	CN	SG
Behavioural Brand Loyalty	BBL_1 BBL_3 BBL_4 BBL_5	.76	.75	.78	.93	.92	.93
Attitudinal Brand Loyalty	ABL_1 ABL_2 ABL_3 ABL_5	.62	.70	.63	.87	.90	.87
Customer Satisfaction	CS_1 CS_2 CS_3 CS_4 CS_5	.78	.74	.81	.95	.94	.96
Actual Self-congruity	ASC_2 ASC_3 ASC_4	.72	.68	.73	.88	.86	.89
Ideal Self-congruity	ISC_1 ISC_4 ISC_6	.53	.69	.50	.76	.87	.71
Social Self-congruity	SSC_3 SSC_5 SSC_6	.63	.64	.60	.84	.84	.81
Ideal Social Self-congruity	ISSC_1 ISSC_2 ISSC_4	.61	.72	.65	.82	.89	.84
Personal Cultural Orientation of Individualism	IND_1 IND_2 IND_3 IND_4	.55	.53	.68	.83	.81	.89
Personal Cultural Orientation of Collectivism	COL_1 COL_2 COL_3 COL_4	.59	.54	.63	.85	.82	.87

Discriminant validity refers to the extent to which measures of different concepts are distinct (Malhotra et al. 2012). It is examined by comparing the squared factor correlation (SIC) between any two constructs with AVE values (Hair et al. 2010). According to the rule of thumb, discriminant validity is an AVE value greater than the SIC (Hair et al. 2010). Tables 6.9, 6.10, and 6.11 illustrate the comparison of AVE values and SIC in the case of the American, Chinese, and Singaporean datasets.

Table 6. 9 Discriminant validity of American dataset

	Latent construct	IND	COL	ASC	ISC	SSC	ISSC	CS	ABL	BBL
US Data	IND	.55								
	COL	.32	.59							
	ASC	.07	.08	.72						
	ISC	.00	.04	.14	.53					
	SSC	.00	.00	.02	.52	.63				
	ISSC	.07	.10	.14	.08	.03	.61			
	CS	.04	.05	.05	.06	.05	.10	.78		
	ABL	.01	.02	.00	.17	.14	.01	.58	.62	
	BBL	.01	.01	.00	.18	.15	.00	.48	.81	.76

Noted: Bold values signify the value of AVE and the rest of values are squared correlations between variables

Table 6. 10 Discriminant validity of Chinese dataset

	Latent construct	IND	COL	ASC	ISC	SSC	ISSC	CS	ABL	BBL
CN Data	IND	.53								
	COL	.34	.54							
	ASC	.00	.00	.68						
	ISC	.11	.04	.00	.69					
	SSC	.14	.06	.00	.58	.64				
	ISSC	.07	.06	.01	.04	.43	.72			
	CS	.09	.06	.00	.07	.63	.38	.74		
	ABL	.11	.08	.00	.08	.56	.43	.91	.70	
	BBL	.11	.03	.00	.17	.56	.38	.75	.81	.75

Noted: Bold values signify the value of AVE and the rest of values are squared correlations between variables

Table 6. 11 Discriminant validity of Singaporean dataset

	Latent construct	IND	COL	ASC	ISC	SSC	ISSC	CS		ABL	BBL
SG Data	IND	.68									
	COL	.61	.63								
	ASC	.03	.01	.73							
	ISC	.04	.00	.14	.50						
	SSC	.01	.02	.02	.34	.60					
	ISSC	.05	.06	.21	.07	.00	.65				
	CS	.18	.18	.00	.06	.14	.11	.81			
	ABL	.20	.22	.00	.07	.22	.13	.80		.63	
	BBL	.04	.10	.04	.17	.31	.02	.49		.59	.78

Noted: Bold values signify the value of AVE and the rest of values are squared correlations between variables

Most constructs' AVE values in the present study proved larger than their SIC, which suggested no concerns with discriminant validity. Nevertheless, exceptions existed regarding the relationships among brand satisfaction, attitudinal brand loyalty, and behavioural brand loyalty in the American and Chinese datasets. The AVE value for attitudinal brand loyalty of the American dataset was .62, while that of the Chinese dataset was .70, both of which were less than their SIC with behavioural brand loyalty. Moreover, the AVE for brand satisfaction of the Chinese dataset was .74, which was also less than its SIC with attitudinal brand loyalty and behaviour brand loyalty. These findings may be attributable to the strong correlations among brand satisfaction, attitudinal brand loyalty, and behavioural brand loyalty.

Most researchers define brand loyalty by the composite factors of attitudinal brand loyalty and behavioural brand loyalty (e.g., Brexendorf et al. 2010; Chaudhuri and Holbrook 2001). An increase in brand loyalty causes corresponding increases in attitudinal and behavioural brand loyalty (Brexendorf et al. 2010; Chaudhuri and Holbrook 2001; Chiou and Droge 2006). Consequently, participants who perceive higher levels of attitudinal brand loyalty may also respond positively to behavioural brand loyalty and vice versa. Moreover, previous scholars have found that consumer satisfaction contributes to the strength of the attitudinal aspect of loyalty (e.g., Seiders et al. 2005). It is unsurprising, therefore, to witness a high correlation among brand satisfaction, attitudinal brand loyalty, and behavioural brand loyalty. Yet, according to Bollen and Hoyle (1990), a high or even perfect correlation does not provide sufficient conditions for deeming a concept unidimensional instead of bidimensional. Since the indicators for these constructs were founded on distinct theoretical underpinnings and differently developed scales from leading published journals, brand satisfaction, behavioural brand loyalty, and attitudinal brand loyalty were retained as separate constructs in the analysis.

In sum, fit statistics for all measurement scales indicated a good overall fit for the model. To assess group invariance regarding the constructs, this study followed Steenkamp and Baumgartner (1998) in testing the metric invariance of the model across three nations for each sample. The tests supported the assumption of partial invariance. In the case of questionnaire construction, CMV was assessed according to the steps advocated by Williams et al. (2010). The results of the assessment indicated that CMV did not pose any problems in this study. Furthermore, the measures in the measurement model exhibited adequate reliability and both convergent and discriminant validity.

6.4 Assessment of the Structural Model

The previous section revealed that the measurement model (see Figure 6.3 in Section 6.3.1) displayed a good fit. This section outlines the second step of data analysis related to the structural model to test the fit of the conceptualised theoretical model. Specifically, this section examines a set of hypothesised relationships among variables and how well the hypothesised model fits the data. The use of SEM is justified in this thesis and is discussed in detail in Section 4.6.4. As discussed in Section 6.2.2, this study required the Bollen–Stine bootstrap correction procedure to accommodate the lack of multivariate normality. In accordance with Byrne (2010: 336), this procedure has been conducted on ‘500 samples using the ML estimator [...] to provide bias-corrected confidence intervals for each of the parameter bootstrap estimates’ for which ‘the 90% level is default’. Hence, the present study examined hypotheses by diagnosing the path estimates and examining the critical value.

To test this study’s hypotheses, a multigroup structural equation model was constructed that exhibited an acceptable fit (Table 6.12). The regression coefficients appear in Table 6.13. The Bollen–Stine chi-square ($X^2 = 1897.894$) had 1584 df and showed a chi-square of less than three ($X^2/df =$

1.343), which is an acceptable figure according to Hair et al. (2010). Moreover, the CFI and TLI values were greater than the suggested cut-off of .90 (CFI = .965, TLI = .961), which provided ample evidence that the model satisfied the rule of thumb recommended by Hair et al. (2010). Furthermore, the RMSEA value of .025 also proved acceptable, as it fell well below .07, the minimum value suggested by Hair et al. (2010). These goodness-of-fit indices demonstrated that the hypotheses regarding relations between constructs can be tested based on the model (Anderson and Gerbing 1988; Hair et al. 2010; Tabachnick and Fidell 2013). The results of hypothesis tests are discussed in detail in Section 6.5.

Table 6. 12 Baseline structural model (Bollen-Stein bootstrap p correction estimated)

	X²	Df	X²/df	CFI	TLI	RMSEA
Criterion			< 3	≥ .90	≥ .90	< .07
Baseline Structural Model GOF	1897.894	1584	1.343	.965	.961	.025

Table 6. 13 Summary of the results of the hypothesized relationships across three countries

Hypothesised relationship	US	CN	SG	Hypothesis test
H ₁ : PCO-IND – ASC	–.287**	– n.s.	– .177*	Not supported
H ₂ : PCO-IND – ISC	+ n.s.	– .352**	+ .190*	Partially support
H ₃ : PCO-COL – SSC	+ n.s.	+ .313**	+ n.s.	Partially support
H ₄ : PCO-COL – ISSC	+.328**	+ .291**	+ .265**	Supported
H ₅ : ASC - CS	+ .226*	– n.s.	– .193*	Partially support
H ₆ : ISC – CS	+ .338**	+ .691**	– n.s.	Partially support

Noted: Standardized coefficients are reported; n.s. = not significant; *p<.05, **p<.01; US= the United States; CN= the People's Republic of China; SG= Singapore

Table 6.13 Summary of the results of the hypothesized relationships across three countries (Continued)

Hypothesised relationship	US	CN	SG	Hypothesis test
H ₇ : SSC – CS	+ n.s.	+ .263**	+ .422**	Partially support
H ₈ : ISSC – CS	+ .342**	+ .168*	+ .417**	Supported
H ₉ : CS - ABL	+ .804**	+ .642**	+ .763**	Supported
H ₁₀ : CS - BBL	- n.s.	- n.s.	+ n.s.	Not supported
H ₁₁ : ABL - BBL	+ .889**	+ .933*	+ .574**	Supported
H ₁₂ : PCO-IND – ABL	+ n.s.	+ n.s.	+ n.s.	Not supported
H ₁₃ : PCO-IND – BBL	- n.s.	- n.s.	+ .215*	Partially supported
H ₁₄ : PCO-COL-ABL	+ n.s.	+ n.s.	+ n.s.	Not supported
H ₁₅ : PCO-COL-BBL	- n.s.	- .175*	+ n.s.	Not supported
H ₁₆ : ASC - ABL	- n.s.	- n.s.	- n.s.	Not supported
H ₁₇ : ASC - BBL	+ n.s.	- n.s.	- .289**	Not supported
H ₁₈ : ISC – ABL	+ n.s.	+ .380**	- n.s.	Partially support
H ₁₉ : ISC – BBL	+ n.s.	- n.s.	- .098*	Not supported
H ₂₀ : SSC – ABL	+ n.s.	- n.s.	+ .172**	Partially support
H ₂₁ : SSC – BBL	+ n.s.	+ .229*	+ .309**	Partially support
H ₂₂ : ISSC - ABL	- n.s.	+ .099*	+ n.s.	Partially support
H ₂₃ : ISSC – BBL	+ n.s.	+ n.s.	+ n.s.	Not supported

Noted: Standardized coefficients are reported; n.s. = not significant; *p<.05, **p<.01; US= the United States; CN= the People's Republic of China; SG= Singapore

Test on Cross-country comparisons

On the basis of findings regarding the above-mentioned hypothesised relationships of Hypothesis 1 to Hypothesis 8, the structural paths may plausibly not have the same magnitude in each of the three countries. To explore the validity of this implication, although not hypothesised, this study

also explored whether the structural paths had the same magnitude in each country sample by conducting a multigroup analysis.

When all path coefficients across the three groups were constrained to be equal, the X^2 difference test ($\Delta X^2 = 154.57$, $\Delta df = 46$, $p = .000$) indicated that, as a group, the constrained model was significantly poorer than the baseline structural equation model. This finding enabled the present study to test individual paths (Jin et al. 2008; Sauer and Alan 1993; Walsh and Bartikowski 2013). Subsequently, individual path coefficients were compared among the three groups (Jin et al. 2008; Sauer and Alan 1993; Walsh and Bartikowski 2013). Hence, all 23 above-mentioned paths were examined; each time only one path was set to be equal between the three national groups, while the rest were set to remain free. The results indicated differences among the three countries. The results of the differences in X^2 were significant for the relationships between constructs and are presented in Table 6.14 and are discussed in detail in the following section, Section 6.5.

Table 6. 14 Cross-country comparisons

Hypothesised Relationship	Hypothesis Test Results	ΔX^2 (Δdf)	Equality Supported
H ₁ : PCO-IND – ASC	Not supported	4.94 (2)	Yes
H ₂ : PCO-IND – ISC	Partial supported	20.87 (2)	No**
H ₃ : PCO-COL – SSC	Partial supported	8.19 (2)	No*
H ₄ : PCO-COL – ISSC	Supported	1.15 (2)	Yes
H ₅ : ASC – CS	Partial supported	14.31 (2)	No**
H ₆ : ISC – CS	Partial supported	15.27 (2)	No**
H ₇ : SSC – CS	Partial supported	12.72 (2)	No**
H ₈ : ISSC – CS	Supported	11.56 (2)	No**
H ₉ : CS – ABL	Supported	3.96 (2)	Yes
H ₁₀ : CS – BBL	Not supported	.396(2)	Yes
H ₁₁ : ABL – BBL	Supported	1.41 (2)	Yes

Noted: * $p < .05$, ** $p < .01$, US= the United States; CN= the People's Republic of China; SG= Singapore

Table 6.14 Cross-country comparisons (Continued)

Hypothesised Relationship	Hypothesis test results	$\Delta X^2 (\Delta df)$	Equality supported
H ₁₂ : PCO-IND – ABL	Not supported	.205 (2)	Yes
H ₁₃ : PCO-IND – BBL	Partial supported	8.47 (2)	No*
H ₁₄ : PCO-COL – ABL	Not supported	.308 (2)	Yes
H ₁₅ : PCO-COL – BBL	Not supported	7.97(2)	No*
H ₁₆ : ASC – ABL	Not supported	.54 (2)	Yes
H ₁₇ : ASC – BBL	Not supported	21.50(2)	No**
H ₁₈ : ISC – ABL	Partial supported	9.411(2)	No**
H ₁₉ : ISC – BBL	Not supported	1.55 (2)	Yes
H ₂₀ : SSC – ABL	Partial supported	8.44(2)	No*
H ₂₁ : SSC – BBL	Partial supported	11.553(2)	No**
H ₂₂ : ISSC – ABL	Partial supported	6.96(2)	No*
H ₂₃ : ISSC – BBL	Not supported	.328(2)	Yes

Noted: * $p < .05$, ** $p < .01$, US= the United States; CN= the People's Republic of China; SG= Singapore

Test of demographic control variables (i.e., Gender)

As discussed in Section 4.3.2, this thesis firstly contained an approximately equal number of male and female participants in three countries to avoid gender bias. The results of cross-tabulation of gender and nationality are presented in Section 6.2.1, Table 6.1. A roughly equal number of men (51%) and women (49%) were included in the total of 541 participants in the final data analysis of three countries. Although not hypothesised, this study also explored whether the structural paths had the same magnitude in each gender sample by conducting a multigroup analysis. In order to explore the validity of this implication, when all path coefficients across the two groups were constrained to be equal, the X^2 difference test ($\Delta X^2 = 26.2$, $\Delta df = 23$, $p = .292$) indicated that differences among the male and female participants have a negligible effect on the relationships tested.

6.5 Results of the Hypotheses Tested

This section details the empirical results of the hypothesised determinants of each construct.

6.5.1 Effects of Personal Cultural Orientation on Self-congruity

Hypotheses 1–2 addressed the effects of personal cultural orientation of individualism (PCO-IND) on actual self-congruity (ASC) and ideal self-congruity (ISC). Hypotheses 1–2 addressed the effects of personal cultural orientation of collectivism (PCO-COL) on social self-congruity (SSC) and ideal social self-congruity (ISSC). Since consumers recall user imagery associated with a particular brand on the basis of their prior experiences (Sirgy et al. 1997; Liu et al. 2012; Parker 2009), Hypotheses 1 and 2 expected that when considering a brand that individuals have already purchased, individuals' PCO-IND would have a positive association with their ASC and ISC. Hypotheses 3 and 4 expected that when considering a brand that individuals have already purchased, individuals' PCO-COL would have a positive association with their SSC and ISSC.

Hypothesis 1 (H₁) – Not Supported

H₁ expected that an individual's personal cultural orientation of individualism (PCO-IND) would be associated positively with actual self-congruity (ASC). However, H₁ was not supported in the US (standardised coefficient = $-.287$, t value = -3.46 , $p < .001$), China (standardised coefficient = $-.033$, t value = $-.394$, $p = .693$) and Singapore (standardised coefficient = $-.177$, t value = -2.15 , $p = .032$). However, the effect of an individual's PCO-IND on ASC was negative for Singaporean individuals.

Additionally, while not hypothesised, when the relationship between an individual's PCO-IND and ASC was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = 4.94$, $\Delta df = 2$,

$p = .084$). The results showed that the differences were not statistically significant in the three countries.

Hypothesis 2 (H₂) – Partially Supported

H₂ postulated that an individual's personal cultural orientation of individualism (PCO-IND) would be positively associated with ideal self-congruity (ISC). The results from Singapore supported H₂ (standardised coefficient = .190, t value = 2.12, $p = .034$). However, for American participants (standardised coefficient = .065, t value = 0.724, $p = .469$) the effect was not statistically significant. Moreover, contrary to expectation, the effect of an individual's PCO-IND on ISC was negative for Chinese individuals (standardised coefficient = $-.351$, t value = -3.998 , $p < .001$). Therefore, H₂ was partially supported.

Additionally, while not hypothesised, when the relationship between an PCO-IND and ISC was fixed to be equal across groups, significant deterioration in the fit of the model occurred ($\Delta X^2 = 20.87$, $\Delta df = 2$, $p = .000$). Results indicated that the differences in path coefficients between PCO-IND and ISC were statistically significant in all three countries. The relationship between an individual's PCO-IND and ISC was strongest among the Singaporean respondents.

Hypothesis 3 (H₃) – Partially Supported

H₃ expected that an individual's personal cultural orientation of collectivism (PCO-COL) would be positively associated with social self-congruity (SSC). The results from China support H₃ (standardised coefficient = .313, t value = 3.331, $p < .001$). However, while an individual's PCO-COL also had a positive effect on SSC for American participants (standardised coefficient = .005, t value = .065, $p = .948$) and Singaporean participants (standardised coefficient = .159, t value = 1.847, $p = .065$), the effects were rather small and not statistically significant. Therefore, H₃ was partially supported.

Additionally, although not hypothesised, when the relationship between PCO-COL and SSC was fixed to be equal across groups, the results showed that the relationship between PCO-COL and SSC did not have the same magnitude across the three countries ($\Delta X^2 = 8.19$, $\Delta df = 2$, $p = .017$). The results indicated that the differences in path coefficients between PCO-COL and SSC were statistically significant in all three countries. The relationship between an individual's PCO-IND and ISC was strongest among the Chinese respondents.

Hypothesis 4 (H₄) – Supported

H₄ posited that an individual's personal cultural orientation of collectivism (PCO-COL) would be positively associated with ideal social self-congruity (ISSC). Support for H₄ was found among US participants (standardised coefficient = .328, t value = 3.867, $p < .001$), Chinese participants (standardised coefficient = .291, t value = 3.544, $p < .001$), and Singaporean participants (standardised coefficient = .265, t value = 3.092, $p = .002$). Therefore, the data lent support to H₄.

Additionally, while not hypothesised, when the relationship between PCO-COL and ISSC was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = 1.15$, $\Delta df = 2$, $p = .56$). The results indicated that differences in path coefficients between PCO-COL and ISSC were not statistically significant in the three countries.

6.5.2 Effects of Self-congruity on Customer Satisfaction

Hypotheses 5–8 tested the relationships between four independent types of self-congruity and customer satisfaction. They stated that customers who felt actual self-congruity (H₅), ideal self-congruity (H₆), social self-congruity (H₇), and ideal social self-congruity (H₈) with a brand would also feel satisfied with the brand.

Hypothesis 5 (H₅) – Partially Supported

H₅ expected that actual self-congruity (ASC) would have a positive association with customer satisfaction (CS). Among US participants, H₅ was supported (standardised coefficient = .226, t value = 3.231, p = .001). However, for Singaporean participants, contrary to expectations, the effect of ASC on CS was negative (standardised coefficient = −.193, t value = −2.945, p = .003). Among Chinese participants, the effect was also negative but was rather small and not statistically significant (standardised coefficient = −.038, t value = −.663, p = .507). Therefore, H₅ was partially supported.

Additionally, although not hypothesised, when the relationship between ASC and CS was fixed to be equal across groups, the results showed that the relationship between ASC and CS did not have the same magnitude across the three countries ($\Delta X^2 = 14.31$, $\Delta df = 2$, p = .003). The results indicated that the differences in path coefficients between ASC and CS were statistically significant in all three countries. The relationship between ASC and CS was strongest among the US respondents.

Hypothesis 6 (H₆) – Partially Supported

H₆ postulated that ideal self-congruity (ISC) would have a positive association with customer satisfaction (CS). The results from the US (standardised coefficient = .338, t value = 4.170, p < .001) and China (standardised coefficient = .691, t value = 8.247, p < .001) supported H₆. However, contrary to expectations, H₆ was not supported in Singapore (standardised coefficient = −.040, t value = −.613, p = .54). Therefore, H₆ was partially supported.

Additionally, although not hypothesised, when the relationship between ISC and CS was fixed to be equal across groups, the results showed that the relationship between ISC and CS did not have the same magnitude across the three countries ($\Delta X^2 = 15.27$, $\Delta df = 2$, p = .003). The results indicated that

the differences in path coefficients between ISC and CS were statistically significant in all three countries. The relationship between ISC and CS was stronger among Chinese respondents than US ones.

Hypothesis 7 (H₇) – Partially Supported

H₇ expected that social self-congruity (SSC) would have a positive association with customer satisfaction (CS). Among Chinese participants (standardised coefficient = .263, t value = 4.000, p < .001) and Singaporean participants (standardised coefficient = .422, t value = 4.907, p < .001), H₇ was supported. However, while SSC also had a positive effect on CS for US participants, the effect was rather small and not statistically significant (standardised coefficient = .107, t value = 1.466, p = .143). Therefore, H₇ was partially supported.

Additionally, although not hypothesised, when the relationship between SSC and CS was fixed to be equal across groups, the results showed that the relationship between SSC and CS did not have the same magnitude across the three countries ($\Delta X^2 = 15.27$, $\Delta df = 2$, $p = .003$). The results indicated that the differences in path coefficients between SSC and CS were statistically significant in all three countries. The relationship between SSC and CS was stronger among Singaporean respondents than Chinese ones.

Hypothesis 8 (H₈) – Supported

H₈ posited that ideal social self-congruity (ISSC) would have a positive association with customer satisfaction (CS). The results among US participants, (standardised coefficient = .342, t value = 4.442, p < .001.), Chinese participants (standardised coefficient = .168, t value = 2.835, p = .005), and Singaporean participants (standardised coefficient = .417, t value = 5.938, p < .001) lent support to H₈.

Additionally, although not hypothesised, when the relationship between ISSC and CS was fixed to be equal across groups, the results showed that the relationship between ISSC and CS did not have the same magnitude in the three countries ($\Delta X^2 = 11.56$, $\Delta df = 2$, $p = .001$). The results indicated that the differences in path coefficients between ISSC and CS were statistically significant in all three countries. The relationships between ISSC and CS, from strongest to weakest, were found among Singaporean participants, US participants, and then Chinese participants.

6.5.3 Effects of Customer Satisfaction on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

Hypotheses 9–10 tested the relationships between customer satisfaction and two independent types of brand loyalty (i.e., attitudinal brand loyalty and behavioural brand loyalty). They stated that attitudinal brand loyalty (H_9) and behavioural brand loyalty (H_{10}) would have a predictive relationship path that leads to customer satisfaction.

Hypothesis 9 (H_9)- Supported

H_9 posited that customer satisfaction (CS) would have a positive association with attitudinal brand loyalty (ABL). The results among American participants (standardised coefficient = .804, t value = 9.358, $p < .001$), Chinese participants (standardised coefficient = .642, t value = 7.087, $p < .001$) and Singaporean participants (standardised coefficient = .763, t value = 10.903, $p < .001$) lent support to H_9 . Therefore, Hypothesis 9 was supported.

Additionally, while not hypothesised, when the relationship between CS and ABL was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = 3.96$, $\Delta df = 2$, $p = .138$). The results indicated that the differences in path coefficients between CS and ABL were not statistically significant among the three countries.

Hypothesis 10 (H_{10}) – Not Supported

H_{10} expected that customer satisfaction (CS) would be positively associated with behavioural brand loyalty (BBL). However, Hypothesis 10 was not supported in the American sample (standardised coefficient = $-.046$, t value = $-.422$, $p = .673$), Chinese sample (standardised coefficient = $-.043$, t value = $-.137$, $p = .891$), and Singaporean sample (standardised coefficient = $.066$, t value = $.494$, $p = .622$). Additionally, when the relationship between CS and BBL was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = .396$, $\Delta df = 2$, $p = .82$). Results indicated that differences in path coefficients between CS and BBL were not statistically significant in the three countries.

6.5.4 Effects of Attitudinal Brand Loyalty on Behavioural Brand Loyalty

Hypothesis 11 – Supported

H_{11} postulated that behavioural brand loyalty will have a predictive relationship path that leads to attitudinal brand loyalty. The results among US participants (standardised coefficient = $.889$, t value = 7.129 , $p < .001$), Chinese participants (standardised coefficient = $.933$, t value = 2.475 , $p = .013$) and Singaporean participants (standardised coefficient = $.574$, t value = 3.591 , $p < .001$) lent support to H_{11} .

Additionally, while not hypothesised, when the relationship between ABL and BBL was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = 1.04$, $\Delta df = 2$, $p = .595$). The results indicated that differences in path coefficients between ABL and BBL were not statistically significant in the three countries.

6.5.5 Effects of Personal Cultural Orientation on Brand Loyalty

Hypotheses 12–15 addressed the effects of two independent types of personal cultural orientation (i.e., personal cultural orientation of individualism and personal cultural orientation of collectivism) on two independent types of brand loyalty (i.e., attitudinal brand loyalty and behavioural brand loyalty). Hypothesis 12 and Hypothesis 13 posited the effects of personal cultural orientation of individualism (PCO-IND) on attitudinal brand loyalty (ABL) and behavioural brand loyalty (BBL). In Hypothesis 14 and Hypothesis 15, the present study posited the effects of personal cultural orientation of collectivism (PCO-COL) on ABL and behavioural brand loyalty BBL.

Hypothesis 12 (H_{12}) – Not Supported

H_{12} expected that an individual's personal cultural orientation of individualism (PCO-IND) would be positively associated with attitudinal brand loyalty (ABL). However, H_1 was not supported in the US, China or Singapore. Contrary to expectation, the effect of an individual's PCO-IND on ABL was not significant in the US (standardised coefficient = .050, t value = .630, p = .529), China (standardised coefficient = .036, t value = .608, p = .543) and Singapore (standardised coefficient = .000, t value = -.005, p = .996). Therefore, H_{12} was not supported.

Additionally, while not hypothesised, when the relationship between PCO-IND and ABL was fixed to be equal across groups, there was no significant deterioration in the fit of the model (ΔX^2 = .205, Δdf = 2, p = .903). Hence, the differences in path coefficients between PCO-IND and ABL were not statistically significant in the three countries.

Hypothesis 13 (H_{13}) – Partially Supported

H_{13} postulated that an individual's personal cultural orientation of individualism (PCO-IND) will be positively associated with behavioural brand loyalty (BBL). The results from the Singaporean dataset supported H_{13} (standardised coefficient = .215, t value = 2.691, p = .007). However, H_{13} was not supported in either the US (standardised coefficient = -.047, t value = -.69, p = .49) or China (standardised coefficient = -.114, t value = -1.397, p = .162). Therefore, H_{13} was partially supported.

Additionally, though not hypothesised, when the relationship between PCO-IND and BBL was fixed to be equal across groups, the results showed that the relationship between PCO-IND and BBL did not have the same magnitude across the three countries ($\Delta X^2 = 8.476$, $\Delta df = 2$, p = .014). The results indicated that differences in the path coefficients between PCO-IND and BBL were statistically significant among the three countries. The strength of the relationship between PCO-IND and BBL was greatest among the Singaporean respondents.

Hypothesis 14 (H_{14}) – Not Supported

H_{14} expected that an individual's personal cultural orientation of collectivism (PCO-COL) would be positively associated with attitudinal brand loyalty (ABL). However, H_3 was not supported in the US, China or Singapore. Contrary to expectations, the effect of an individual's PCO-COL on ABL was not significant in the US (standardised coefficient = .067, t value = .856, p = .392), China (standardised coefficient = .067, t value = 1.129, p = .259) and Singapore (standardised coefficient = .114, t value = 1.45, p = .147). Therefore, H_{14} was not supported.

Additionally, although not hypothesised, when the relationship between PCO-COL and ABL was fixed to be equal across groups, there was no

significant deterioration in the fit of the model ($\Delta X^2 = .308$, $\Delta df = 2$, $p = .857$). Hence, the differences in path coefficients between PCO-COL and ABL were not statistically significant in the three countries.

Hypothesis 15 (H_{15}) – Not Supported

H_{15} postulated that an individual's personal cultural orientation of collectivism (PCO-COL) would have a positive association with behavioural brand loyalty (BBL). However, contrary to expectations, H_{15} was not supported in the US (standardised coefficient = $-.066$, t value = $-.97$, $p = .332$), China (standardised coefficient = $-.175$, t value = -1.982 , $p = .048$) or Singapore (standardised coefficient = $.148$, t value = 1.796 , $p = .073$). However, it is interesting to observe that the effect of an individual's PCO-COL on BBL was negative for Chinese individuals.

Additionally, though not hypothesised, when the relationship between PCO-COL and BBL was fixed to be equal across groups, the results showed that the relationships between PCO-COL and BBL did not have the same magnitude across the three countries ($\Delta X^2 = 7.97$, $\Delta df = 2$, $p = .019$). The results indicate that the differences in path coefficients between PCO-COL and BBL are statistically significant among the three countries. The strength of the relationship between PCO-COL and BBL was weakest among the Chinese respondents.

6.5.6 Effects of Self-congruity on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

Hypotheses 16–23 posited the effects of four independent types of self-congruity (i.e., actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity) on two brand loyalty types (i.e., attitudinal brand loyalty and behavioural brand loyalty). In Hypothesis 16 and Hypothesis 17, it was hypothesised that the greater the actual self-congruity

with a brand, the greater the attitudinal brand loyalty (H_{16}) and behavioural brand loyalty (H_{17}). In Hypothesis 18 and Hypothesis 19, it was hypothesised that the greater the ideal self-congruity with a brand, the greater the attitudinal brand loyalty (H_{18}) and behavioural brand loyalty (H_{19}). In Hypothesis 20 and Hypothesis 21, it was hypothesised that the greater the social self-congruity with a brand, the greater the attitudinal brand loyalty (H_{20}) and behavioural brand loyalty (H_{21}). In Hypotheses 22 and 23, it was hypothesised that the greater the ideal social self-congruity with a brand, the greater the attitudinal brand loyalty (H_{22}) and behavioural brand loyalty (H_{23}).

Hypothesis 16 (H_{16}) – Not Supported

H_{16} expected that actual self-congruity (ASC) would be positively associated with attitudinal brand loyalty (ABL). However, H_{16} was not supported in the US, China or Singapore. Contrary to expectations, the effect of ASC on ABL was negative for US individuals (standardised coefficient = $-.002$,

t value = -1.023 , $p = .306$), Chinese individuals (standardised coefficient = $-.013$, t value = $-.329$, $p = .742$) and Singaporean individuals (standardised coefficient = $-.029$, t value = $-.665$, $p = .506$). However, the negative effect was rather small and not statistically significant. Therefore, H_{16} was not supported.

Additionally, while not hypothesised, when the relationship between ASC and ABL was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = 1.15$, $\Delta df = 2$, $p = .56$). The results indicated that differences in path coefficients between ASC and ABL were not statistically significant in the three countries.

Hypothesis 17 (H₁₇)– Not Supported

H₁₇ postulated that actual self-congruity (ASC) would have a positive association with behavioural brand loyalty (BBL). However, H₁₇ is not supported in the US, China or Singapore. For US participants, the effect of ASC on BBL was not significant (standardised coefficient = .059, t value = 1.142, p = .254). However, contrary to expectations, the effect of ASC on BBL was negative for Singaporean individuals (standardised coefficient = –2.89, t value = –6.016, p < .001). While ASC also had a negative effect on BBL for Chinese respondents, the effect was rather small and not statistically significant (standardised coefficient = –.084, t value = –1.622, p = .105). Therefore, H₁₇ was not supported.

Additionally, although not hypothesised, when the relationship between ASC and BBL was fixed to be equal across groups, the results showed that the relationship between ASC and BBL did not have the same magnitude across the three countries ($\Delta X^2 = 21.5$, $\Delta df = 2$, p = .000). The results indicated that the differences in path coefficients between ASC and BBL were statistically significant in all three countries. The relationship between ASC and BBL was weakest among Singaporean respondents.

Hypothesis 18 (H₁₈)– Partially Supported

H₁₈ expected that ideal self-congruity (ISC) would be positively associated with attitudinal brand loyalty (ABL). Among Chinese participants, H₁₈ was supported (standardised coefficient = .380, t value = 4.892, p < .001). However, the effect of ISC on ABL was not significant for US individuals (standardised coefficient = .103, t value = 1.557, p = .119). Among Singaporean respondents the effect of ISC and ABL was negative but rather small and not statistically significant (standardised coefficient = –.010, t value = –.23, p = .818). Therefore, H₁₈ was partially supported.

Additionally, although not hypothesised, when the relationship between ISC and ABL was fixed to be equal across groups, the results showed that the relationship between ISC and ABL did not have the same magnitude in the three countries ($\Delta X^2 = 9.411$, $\Delta df = 2$, $p = .009$). The results indicated that differences in path coefficients between ISC and ABL are statistically significant in the three countries. The strength of the relationship between ISC and ABL was greatest among the Chinese respondents.

Hypothesis 19 (H₁₉) – Not Supported

H₁₉ postulated that ideal self-congruity (ISC) would have a positive association with behavioural brand loyalty (BBL). However, H₁₉ was not supported in the US, China or Singapore. For US participants, the effect of ISC on BBL was not significant (standardised coefficient = .071, t value = 1.236, $p = .217$). However, contrary to expectations, the effect of ISC on BBL was negative for Singaporean individuals (standardised coefficient = $-.098$, t value = -2.239 , $p = .025$). While ISC also had a negative effect on BBL for Chinese respondents, the effect was rather small and not statistically significant (standardised coefficient = $-.021$, t value = $-.104$, $p = .917$). Therefore, H₁₉ was not supported.

Additionally, while not hypothesised, when the relationship between ISC and BBL was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = 1.55$, $\Delta df = 2$, $p = .46$). The results indicated that differences in path coefficients between ISC and BBL were not statistically significant in the three countries.

Hypothesis 20 (H₂₀) – Partially Supported

H₂₀ posited that social self-congruity (SSC) would be positively associated with attitudinal brand loyalty (ABL). The results from Singapore support H₂₀ (standardised coefficient = .172, t value = 3.141, $p = .002$). However, H₂₀

was not supported in either the US sample (standardised coefficient = .114, t value = 1.915, p = .55) or the Chinese sample (standardised coefficient = -.01, t value = -1.229, p = .219). Therefore, H₂₀ was partially supported.

Additionally, although not hypothesised, when the relationship between SSC and ABL was fixed to be equal across groups, the results showed that the relationship between SSC and ABL did not have the same magnitude in the three countries ($\Delta X^2 = 8.44$, $\Delta df = 2$, $p = .015$). Results indicated that differences in path coefficients between SSC and ABL were statistically significant in the three countries. The strength of the relationship between SSC and ABL was strongest in the Singaporean respondents.

Hypothesis 21 (H₂₁) – Partially Supported

Hypothesis 21 expected that social self-congruity (SSC) would be positively associated with behavioural brand loyalty (BBL). The results from China (standardised coefficient = .229, t value = 3.068, p = .002) and Singapore supported H₂₁ (standardised coefficient = .309, t value = 4.342, p < .001). Contrary to expectation, the effect of SSC and BBL was not significant for US individuals (standardised coefficient = .037, t value = .719, p = .472). Therefore, H₂₁ was partially supported.

Additionally, although not hypothesised, when the relationship between SSC and BBL was fixed to be equal across groups, the results showed that the relationship between SSC and BBL did not have the same magnitude in the three countries ($\Delta X^2 = 11.553$, $\Delta df = 2$, $p = .003$). The results indicated that differences in path coefficients between SSC and BBL were statistically significant in the three countries. The strength of the relationship between SSC and BBL was stronger for Singaporean respondents than for Chinese and American ones.

Hypothesis 22 (H₂₂) – Partially Supported

H₂₂ postulated that ideal social self-congruity (ISSC) will be positively associated with attitudinal brand loyalty (ABL). Among Chinese participants, Hypothesis 22 was supported (standardised coefficient = .099, t value = 2.24, p = .025). However, for the American sample (standardised coefficient = -.122, t value = -1.772, p = .76) and the Singaporean sample (standardised coefficient = .097, t value = 1.906, p = .06), Hypothesis 22 was not supported.

Additionally, although not hypothesised, when the relationship between ISSC and ABL was fixed to be equal across groups, the results showed that the relationship between ISSC and ABL did not have the same magnitude across the three countries ($\Delta X^2 = 6.96$, $\Delta df = 2$, p = .031). The results indicated that the differences in path coefficients between ISSC and ABL are statistically significant in all three countries. The relationship between ISSC and ABL was strongest among the Chinese respondents.

Hypothesis 23 (H₂₃) – Not Supported

H₂₃ posited that ideal social self-congruity (ISSC) will have a positive association with behavioural brand loyalty (BBL). However, H₂₃ was not supported in the US (standardised coefficient = .021, t value = .342, p = .733), China (standardised coefficient = .024, t value = .326, p = .744), or Singapore (standardised coefficient = .054, t value = 1.024, p = .306). Therefore, H₂₃ was not supported.

Additionally, while not hypothesised, when the relationship between ISSC and BBL was fixed to be equal across groups, there was no significant deterioration in the fit of the model ($\Delta X^2 = .328$, $\Delta df = 2$, p = .849). The results indicated that differences in path coefficients between ISSC and BBL were not statistically significant in the three countries.

6. 6 Overview of Hypotheses Results

Table 6.15 presents an overview of all the hypotheses results. The results of the analysis conducted to test whether the proposed framework holds in the US, China and Singapore are summarised in Figure 6.4. Overall, four hypotheses received support in the three countries. Therefore, these four hypotheses were fully supported (i.e., H₄, H₈, H₉ and H₁₁). Three of the hypotheses were partially supported, as they received support in two countries. Specifically, H₆ was supported in the US and China. H₇ and H₂₁ were supported in China and Singapore. Moreover, seven of the hypotheses were partially supported as they received support in only one of the countries. Specifically, H₂, H₁₃, and H₂₀ were only supported in Singapore. H₃, H₁₈, and H₂₂ were only supported in China. H₅ was only supported in the US. Finally, nine hypotheses were not supported (H₁, H₁₀, H₁₂, H₁₃, H₁₄, H₁₅, H₁₆, H₁₇, H₁₈, H₁₉, and H₂₃). The implications of these results are discussed in Chapter 8.

Table 6. 15 Summary of hypotheses

Hypothesised relationship	Results			
	US	CN	SG	Overall
H ₁ : An individual's personal cultural orientation of individualism will be associated positively with actual self-congruity.	Not Supported	Not Supported	Not Supported	Not Supported
H ₂ : An individual's personal cultural orientation of individualism will be associated positively with ideal self-congruity.	Not Supported	Not supported	Supported	Partially Supported
H ₃ : An individual's personal cultural orientation of collectivism will be associated positively with social self-congruity.	Not Supported	Supported	Not Supported	Partially Supported

Table 6.15 Summary of Hypotheses (Continued)

Hypothesised relationship	Results			
	US	CN	SG	Overall
H ₄ : An individual's personal cultural orientation of collectivism will be associated positively with ideal social self-congruity.	Supported	Supported	Supported	Supported
H ₅ : Actual self-congruity will be associated positively with customer satisfaction.	Supported	Not supported	Not supported	Partially supported
H ₆ : Ideal self-congruity will be associated positively with customer satisfaction.	Supported	Supported	Not supported	Partially supported
H ₇ : Social self-congruity will be associated positively with customer satisfaction.	Not supported	Supported	Supported	Partially supported
H ₈ : Ideal social self-congruity will be associated positively with customer satisfaction.	Supported	Supported	Supported	Supported
H ₉ : Customer satisfaction will be associated positively with attitudinal brand loyalty.	Supported	Supported	Supported	Supported
H ₁₀ : Customer satisfaction will be associated positively with behavioural brand loyalty.	Not supported	Not supported	Not supported	Not supported
H ₁₁ : Attitudinal brand loyalty will be positively related to behavioural brand loyalty.	Supported	Supported	Supported	Supported
H ₁₂ : An individual's personal cultural orientation of individualism will be associated positively with his/her attitudinal brand loyalty.	Not supported	Not supported	Not supported	Not supported

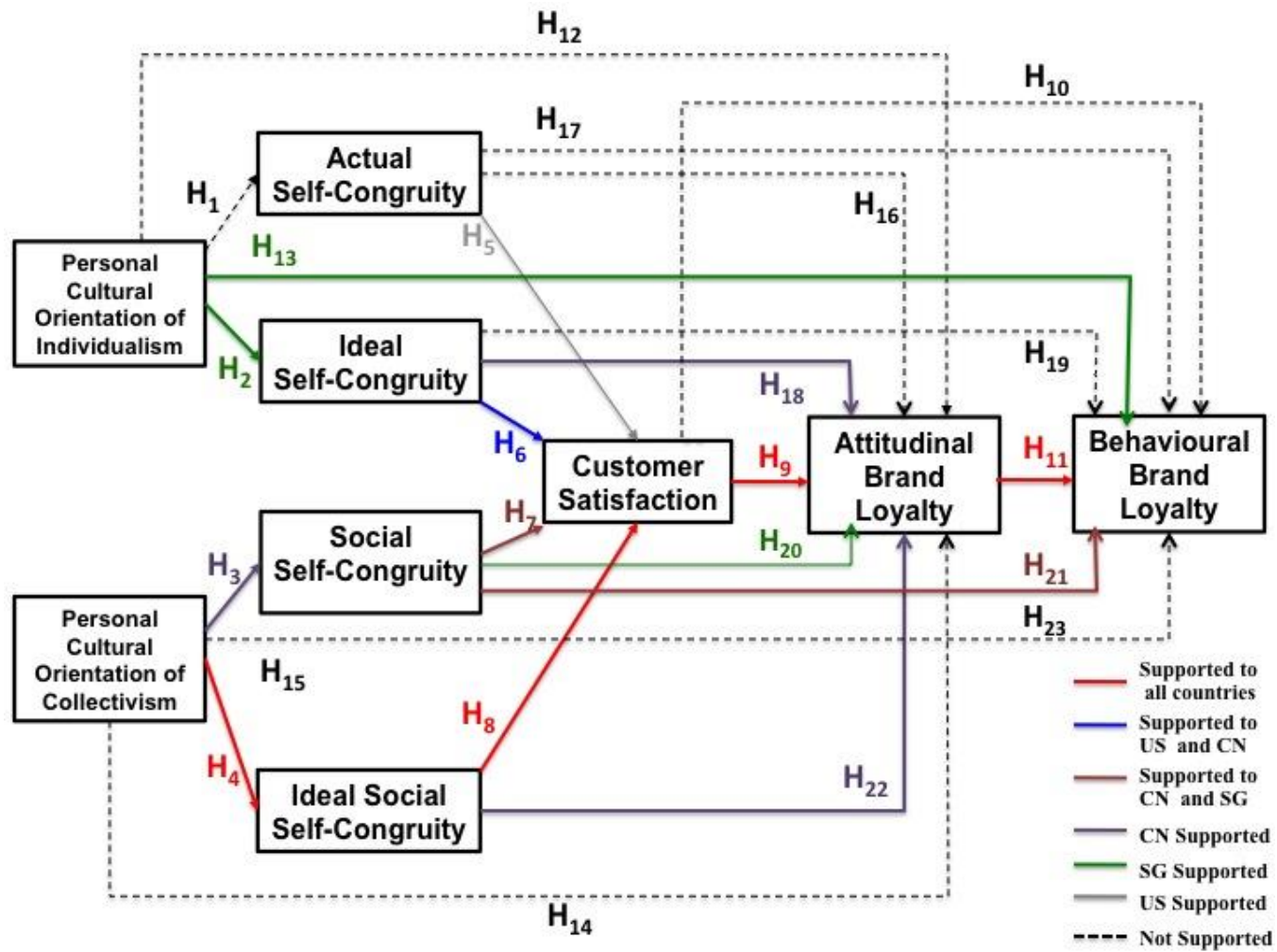
Table 6.15 Summary of Hypotheses (Continued)

Hypothesised relationship	Results			
	US	CN	SG	Overall
H ₁₃ : An individual's personal cultural orientation of individualism will be associated positively with his/her behavioural brand loyalty.	Not supported	Not supported	Supported	Partially supported
H ₁₄ : An individual's personal cultural orientation of collectivism will be associated positively with his/her attitudinal brand loyalty.	Not supported	Not supported	Not supported	Not supported
H ₁₅ : An individual's personal cultural orientation of collectivism will be associated positively with his/her behavioural brand loyalty.	Not supported	Not supported	Not supported	Not supported
H ₁₆ : Actual self-congruity will be associated positively with attitudinal brand loyalty.	Not supported	Not supported	Not supported	Not supported
H ₁₇ : Actual self-congruity will be associated positively with behavioural brand loyalty.	Not supported	Not supported	Not supported	Not supported
H ₁₈ : Ideal self-congruity will be associated positively with attitudinal brand loyalty.	Not supported	Supported	Not supported	Partially supported
H ₁₉ : Ideal self-congruity of individualism will be associated positively with behavioural brand loyalty.	Not supported	Not supported	Not supported	Not supported

Table 6.15 Summary of Hypotheses (Continued)

Hypothesised relationship	Results			
	US	CN	SG	Overall
H ₂₀ : Social self-congruity will be associated positively with attitudinal brand loyalty.	Not supported	Not supported	Supported	Partially supported
H ₂₁ : Social self-congruity will be associated positively with behavioural brand loyalty.	Not supported	Supported	Supported	Partially supported
H ₂₂ : Ideal social self-congruity will be associated positively with attitudinal brand loyalty.	Not supported	Supported	Not supported	Partially supported
H ₂₃ : Ideal social self-congruity will be associated positively with behavioural brand loyalty.	Not supported	Not supported	Not supported	Not supported

Figure 6. 4 Summary of hypotheses



6.7 Chapter Summary

This chapter has presented a detailed discussion of the data analysis conducted to explore relationships among the variables studied in the present research. To ensure data accuracy and reduce potential concerns about low-quality data, the questionnaires of 59 participants who answered 'no opinion' to a question were discarded from the 600 collected questionnaires. Hence, 541 responses from 178 American, 183 Chinese, and 180 Singaporean respondents were considered to be valid data for further data analysis.

Multivariate analysis demonstrated that the assumption of homoscedasticity was tenable and that no multicollinearity existed in the present study. The study did not, however, justify the normality assumption. To overcome the lack of normality in the data, the Bollen–Stine bootstrap technique was employed to adjust the model's fit and parameter estimates. Moreover, the conceptual model developed in Chapter 3 was examined by means of a two-step approach (i.e., the measurement and structural models). In the first step, the model was evaluated and discussed in detail in order to facilitate the development of an acceptable measurement model prior to improving the model so that it could predict causal relationships among the study's variables. Although the measurement model did not initially display a good fit, it was corrected by the respecification of the constructs and the deletion of certain items.

Measurement equivalence and CMV were also tested in the present study. Both of these assessments indicated the absence of any concern related to common method bias or cross-national variance. Construct validity was also tested, and all constructs demonstrated good convergent validity; most constructs supported the existence of discriminant validity, with the exceptions of brand satisfaction, attitudinal brand loyalty, and behavioural brand loyalty. This finding may be attributable to the large correlation among these three constructs. Since the indicators in the present study were

developed in light of leading publications, these constructs were retained for further analysis, especially given the absence of proof that the lack of discriminant validity is a proper cause for deletion.

After the assessment of measurement equivalence, CMV, and the validity of measurement, the hypothesised model with the 23 hypotheses was tested. Analyses of the 23 hypothesised relationships revealed support for four of the 23 hypotheses, partial support for 10 of the 23 hypotheses, and no support for nine of the 23 hypotheses. Additionally, although not hypothesised, multigroup analyses were conducted to explore whether the structural paths of 23 hypothesised relationships had the same magnitude in each of the three countries. The results showed that 10 of the 23 hypothesised relationships have the same magnitude in the three countries, but 13 of the 23 hypotheses do not have the same magnitude in the three countries. The next chapter presents a detailed discussion of the implications of the results obtained, as shown in this chapter.

Chapter Seven: Discussion

7.1 Introduction

This chapter discusses the findings of the thesis investigating a generalizable cross-cultural model for brand loyalty by integrating extant theories of personal cultural orientation (personal cultural orientations of individualism and collectivism), self-congruity (actual, ideal, social, and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty, and behavioural brand loyalty.

This chapter comprises eight sections. Following this introduction, Section 7.2 provides discussions of the influences of personal cultural orientation of individualism (PCO-IND) on actual self-congruity (ASC) and ideal self-congruity (ISC). It also examines the influences of personal cultural orientation of collectivism (PCO-COL) on social self-congruity (SSC) and ideal social self-congruity (ISSC). Section 7.3 discusses the effects of four independent self-congruity types (ASC, ISC, SSC and ISSC) on customer satisfaction. Section 7.4 firstly considers the effect of customer satisfaction on attitudinal brand loyalty (ABL) and behavioural brand loyalty (BBL). After that, the effects of attitudinal brand loyalty on behavioural brand loyalty are discussed. Subsequently, Section 7.5 provides a discussion of the influences of two personal cultural orientation types (PCO-IND and PCO-COL) on two brand loyalty types (ABL and BBL). Section 7.6 covers the relationships between four self-congruity types on two brand loyalty types. Section 7.7 discusses findings regarding the cross-cultural generalisability path to consumer brand loyalty. Finally, a summary of Chapter Seven is provided in Section 7.8.

7.2 Effects of Personal Cultural Orientation on Self-congruity

Self-congruity is a process of psychological comparison incorporating the consumer's self-concept with his or her perceived image of the user (Liu et al. 2010; Parker 2009; Sirgy et al. 1997). Personal cultural orientation is a collection of individual culturally relevant attributes such as an individual's value, self-construal, or belief (Smith et al. 2013). Considering that self-construal denotes the same concept of self-concept (Matsumoto and Juang 2013) and self-concept is a main concept of self-congruity (Liu et al. 2010; Sirgy et al. 1997), numerous prior studies suggest a need for future research to connect the concepts of self-congruity with consumers' personal cultural orientation (e.g. He and Mukherjee 2007; Ibrahim and Najjar 2008; Liu et al. 2012).

In order to clarify the relationship between personal cultural orientation and self-congruity, this section discusses the findings pertaining to: (1) the effect of an individual's personal cultural orientation of individualism on actual self-congruity (**Hypothesis 1**); (2) the effect of an individual's personal cultural orientation of individualism on ideal self-congruity (**Hypothesis 2**); (3) the effect of an individual's personal cultural orientation of collectivism on social self-congruity (**Hypothesis 3**); and (4) the effect of an individual's personal cultural orientation of collectivism on ideal social self-congruity (**Hypothesis 4**).

7.2.1 Effect of an Individual's Personal Cultural Orientation of Individualism on Actual Self-Congruity (Hypothesis 1)

Contrary to expectations, the results of this study do not support that an individual's personal cultural orientation of individualism (PCO-IND) will be associated positively with actual self-congruity (ASC) (H_1). The theoretical basis for the hypothesis was drawn from considering that pursuing personal achievement and acting independently are key concepts in PCO-IND; a consumer's need for self-consistency might predispose consumers towards

brands that serve intra-personal acceptance goals and achievements (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000; Torelli 2006; Tsai 2005; Ye et al. 2012) that help them achieve their actual self-concept (i.e. how consumers view themselves, belongs to private self-motives) (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006; Sirgy et al. 2000). PCO-IND and ASC therefore are posited (in Chapter 3) to be positively related. However, the results from three countries do not lend support to the view that an individual's PCO-IND and ASC are positively related. This is the first study to empirically confirm that an individual's PCO-IND does not have positive effect on ASC.

A potential reason to explain this unexpected finding could be that, although this study follows the findings of prior research (Liu et al. 2012) evaluating ASC as the match between consumers' self-concepts and brand user imagery, the manifestation and dynamic transformation of ASC in the present study may not be fully captured by the conception of ASC.

According to Kressmann et al. (2006:955), self-congruity is "the match between consumers' self-concept (actual self, ideal self, etc.) and the user image (or 'personality') of a given product, brand, store, etc." Several previous studies in self-congruity literature use the user image of a given brand and brand personality interchangeably (Patterson 1998; Parker 2009; Plummer 2000). ASC is not only guided by actual self-concept (Kressmann et al. 2006; Sirgy et al. 2000), but also involves a psychological comparison to external stimuli (Liu et al. 2010; Parker 2009; Sirgy 1982; Sirgy and Johar 1999). PCO-IND demonstrates an individual's personal cultural orientation about how consumers value autonomy and independent action (Sharma 2010). Consumers may pursue the fulfilment of their needs for uniqueness (Katstanakis and Balabanis 2012, 2014) instead of congruency with other users' images. Since brand personality (the "perception of a brand's composite image, derived from multiple source inputs" [Parker 2009:177]) may add to the present knowledge of the effect of PCO-IND on actual self-

congruity evaluation, consumers may behave in ways that fulfil their needs for uniqueness (Katstanakis and Balabanis 2012, 2014) by being self-consistent with a brand's personality instead of congruency with other users' images. This might be why Sung and Choi (2010) argued conceptually that consumers who prefer brands with personalities congruent with their actual self-concepts are more evident in societies that view the self as unique, consistent, and autonomous. Hence, future research should test whether the proposed assumption is indeed responsible for the results obtained here.

7.2.2 Effect of an Individual's Personal Cultural Orientation of Individualism on Ideal Self-Congruity (Hypothesis 2)

The results of this study offer only partial support for the expectation that an individual's personal cultural orientation of individualism (PCO-IND) will be associated positively with ideal self-congruity (ISC) (H₂). Support for this expectation is found only among Singaporean respondents, and not among US and Chinese respondents. The results from Singapore are the first to empirically confirm that when considering a brand that has already been purchased, a consumer's PCO-IND relates positively to ISC. In terms of ISC, self-enhancement has been argued as individuals' underlying tendency to seek information that increases their overall evaluation of their worthiness as human beings (Aguirre-Rodriguez et al. 2012; Malar et al. 2011; Sirgy et al. 2000). The results from the Singaporean respondents imply that considering that acting independently, self-related achievement and self-needs (Sharma 2010; Smith et al. 2013) are key concepts in PCO-IND, consumers' underlying tendency to seek things that increase their overall evaluation of their worthiness as human beings (related to ideal self-congruity) predisposes those consumers towards brands that serve intra-personal acceptance goals (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000), helping them achieve their ideal self-concept (i.e. how consumers would like to see themselves) (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Kressmann et al. 2006; Sirgy et al. 2000).

Unexpectedly, an individual's PCO-IND has neither a positive nor a significant effect on ISC among Chinese and American respondents. A possible explanation for the partial support can be drawn from the fact that consumers may foster different types of self-enhancement motive-driven that fit within the socio-cultural environment they inhabit (Kitayama et al. 1997; Kurman 2003; Kurman and Sriram 2002; Matsumoto and Juang 2013; Muramoto 2003; Sedikides et al. 2003; Yamaguchi et al. 2008). Cross-cultural psychology researchers argue that self-enhancement is a universal psychological process, but that individuals of different socio-cultural environments find different ways to enhance themselves (e.g. Heine et al. 2002; Sedikides et al. 2005).

Research related to cross-cultural psychology has reported that, instead of self-enhancement, Chinese individuals engaged in more of the opposite tendency – self-effacement – as a result of social reinforcement (Heine and Lehman 1999; Kitayama et al. 1997; Yamaguchi et al. 1995). Self-effacement is the tendency to downplay one's virtues (Heine and Lehman 1999; Matsumoto and Juang 2013). Therefore, based on the findings from cultural psychology, self-effacement might be the reason why Chinese respondents indicated that PCO-IND was related to a decrease in ideal self-congruity. In contrast to indicating that Chinese people have weaker self-enhancing motivations due to self-effacement, some cross-cultural psychologists have argued that a possibility for the relative lack of self-enhancement among the Chinese is due to a reluctance to make explicit self-enhancing statements (Kobayashi and Greenwald 2003; Kudo and Numazaki 2003; Kurman 2003). Therefore, this might be another reason why this study did not find a significant association between PCO-IND and ideal self-congruity among Chinese respondents.

While some research argues that individuals in American society pursue a need for self-enhancement (e.g. Heine et al. 2000; Kitayama et al. 1997), some cross-cultural psychology research has reported that American

society has been found to foster a different type of self-esteem in individuals from what occurs in other societies (Sedikides et al. 2005; Tafarodi and Swann 1996; Yamaguchi et al. 2008). Individuals from the US have been found to have a self-serving attribution style, reflecting a desire to see themselves in the best possible light (Muramoto 2003), and have been found to perceive themselves more positively than they perceive others (Dunning 2001; Heine and Lehman 1995; Heine et al. 1999). Ideal self-congruity is not only guided by the need for self-enhancement (Kressmann et al. 2006; Sirgy et al. 2000) but also involves psychological comparisons with external stimuli (i.e. the typical user of a brand) (Liu et al. 2010; Parker 2009; Sirgy 1982). In this vein, instead of congruency with other users' imagery, American respondents may not exhibit congruency with external stimuli (like the typical user of a brand) because they perceive themselves more positively than they perceive others (Dunning 2001). Although this study follows prior researchers' findings (e.g. Liu et al. 2012; Sirgy et al. 1997) of evaluating ISC as the match between consumers' self-concepts and brand user imagery, the manifestation and dynamic transformation of actual self-congruity in the present study may not be fully captured by the concept of ideal self-congruity. This could in part be responsible for the present study's results that, with regard to American participants, PCO-IND does not increase ISC.

According to Tan (2002), Singapore's development has been influenced by the West's highly democratic legal and political systems. As such, it has capitalistic business environments, and its educational system is likewise Westernised, with the English language as the primary medium of instruction (Tan 2002). Singaporean individuals derive self-worth from their ability to express themselves and generally enjoy a strong, positive self-concept (Pelhan et al. 2002; Sedikides et al. 2003). Therefore, Singaporean individuals' needs for uniqueness are evidenced by the characteristic of seeking differentness in relation to others through consumption behaviour for the purpose of self-enhancement. Since PCO-IND is positively associated with consumers' needs for uniqueness

(Kastanakis and Balabanis 2012, 2014), when considering a brand that has already been purchased, ISC is influenced by a consumers' PCO-IND for Singaporean individuals.

Consequently, the results of this study suggest that future research on the cross-cultural generalisability effects of PCO-IND on ISC needs to investigate the underlying motivations that drive the personal cultural orientation of individuals from the US and China. Moreover, future research should test whether the proposed assumption (i.e., potential socio-cultural environment influences) is indeed responsible for the obtained results.

7.2.3 Effect of an Individual's Personal Cultural Orientation of Individualism on Social Self-Congruity (Hypothesis 3)

The results of the study offer only partial support for the expectation that an individual's personal cultural orientation of collectivism (PCO-COL) will be associated positively with social self-congruity (SSC) (H₃). Support for this expectation is found only among Chinese respondents, and not among US and Singaporean respondents. The results from the Chinese respondents imply that, considering that acting as a member of in-groups, a strong group identity and a sense of belonging are key concepts in PCO-COL (Sharma 2010), the need for social consistency predisposes consumers towards brands that serve to meet that need (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000). That social consistency motive is driven by consumer desire to seek brands congruent with social self-concept facets (i.e., how the consumer believes others view him or her) to maintain these public facets for social acceptance (Aguirre-Rodriguez et al. 2012).

Unexpectedly, the effect of an individual's PCO-COL on SSC was not significant among American and Singaporean participants. Additionally, unexpectedly, the results of this study also indicate that the effect of PCO-COL on SSC does not have the same magnitude in each of the three country samples: participants from China exhibit significantly different

findings than participants from Singapore and the USA. A possible explanation for this phenomenon may be drawn from the effects of individuals' socio-cultural environments. Prior research has indicated that, for most of the decisions individuals make, it is impossible to separate their choices from the influences of their own socio-cultural environments (e.g. shared history, language, education, and political environment) (Blackwell and Ashworth 2001; Choi and Totten 2012; Nayeem 2012; Smith et al. 2013). Individuals use their own socio-cultural environments to clarify and explain information, particularly the mores and values that give their lives meaning (Blackwell and Ashworth 2001; Choi and Totten 2012; Nayeem 2012). These interesting divergent findings from three country samples demonstrate that the concept of culture is "a multiply-defined one, multiply-employed and ineradicably imprecise" (Smith et al. 2013:21). Since culture is a complex concept, its analysis is applicable to all levels of social systems: nations, families, ethnicities, organisations, etc.

Kurman (2002) and Tan (2002) shed light on why there were similarities in the findings from Singaporean and American respondents in the present study than Chinese participants. Singaporeans have been exposed to Western styles of thinking because (a) English is the official language, so it is the primary language used in their schools, beginning in the first grade; (b) Singaporeans watch American TV programming on popular local English channels; and (c) both the United States and Singapore have evolved from Western legal and political systems, and their business environments are primarily capitalistic (Kurman 2002; Tan 2002). Indeed, participants from Singapore and America share a similar Western style of thinking (Kurman 2002; Tan 2002). According to Liang (2011) and Nisbett et al. (2001), this style of thinking is more likely to employ a context-independent mode, placing less emphasis on the surrounding environment. In the socio-cultural environments of Singapore and America, members place less emphasis on one's own surrounding environments (Nisbett et al. 2001; Liang 2011), which could explain why American and Singaporean respondents did not feel uncomfortable if they acted in ways inconsistent with others (i.e.

characteristic of social self-concept). The validation of internal attributes might be a reason why American and Singaporean respondents do not feel uncomfortable if they act in ways inconsistent with how they believe others see them. Therefore, this Western style of thinking could be the reason the results of this study show that PCO-COL does not increase SSC with American and Singaporean participants.

In contrast, Chinese individuals have been found to be context-dependent thinkers (Krishna et al. 2008; Liang et al. 2011; Nisbett et al. 2001). The Chinese see themselves as part of a greater context that includes other people and the physical setting in which they exist (Liang et al. 2011; Markus and Kitayama 1991). Studies by Yang and Stening (2013) shed light on why PCO-COL is positively associated with SSC among Chinese respondents. In their work, Yang and Stening (2013:420) argue: “No country has experienced greater social upheaval and political turbulence in the past 100 years than China.” China has seen a rapid transition from its traditional values, shaped by Taoist, Buddhist, and Confucian philosophies, to Chinese socialism under Mao, to Chinese capitalism under Deng (Vogel 2011; Yang and Stening 2013). While it has been in rapid transition, Chinese culture mandates social harmony and meeting others’ expectations to achieve group balance (Yang and Stening 2013). As a result, Chinese consumers stress a sense of belonging and conformity to in-groups (i.e. characteristics of PCO-COL) and are members of societies that value social harmony. Chinese respondents’ need for social consistency motivates them to purchase certain brands. This could explain the study’s result that PCO-COL increases SSC with Chinese participants.

Consequently, the results of this study suggest that research on the cross-cultural generalizability of the effects of PCO-COL on SSC needs to investigate the underlying motivations that drive the personal cultural orientation of individuals from the US and Singapore. Future research should

test whether the proposed assumption of the influences of the socio-cultural environment is indeed responsible for the obtained results.

7.2.4 Effect of an Individual's Personal Cultural Orientation of Individualism on Ideal Social Self-Congruity (Hypothesis 4)

Research shows that ISSC examines consumer response to the match between ideal social self-concept and brand user imagery (Sirgy et al.1997), which underlies a distinct self-concept motive: social approval (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Sirgy et al. 2000). Considering that a strong group identity and acting as a member of in-groups (Sharma 2010) are key concepts in PCO-COL, the findings of this study imply that consumers' need for social approval predisposes consumers towards brands that serve social acceptance goals and achievements (Aguirre-Rodriguez et al. 2012; Sirgy et al. 2000) that help them achieve how they would like others to view themselves (i.e., ideal social self-concept) (Aguirre-Rodriguez et al. 2012; He and Mukherjee 2007; Sirgy et al. 2000).

The findings of the present study, consistent with the research of cross-cultural psychology, show that social approval is a universal motive (Dalsky et al. 2008; Matsumoto and Juang 2013). Human beings have a tendency to enhance themselves by earning approval from others, such as in the giving and receiving of compliments (Dalsky et al. 2008; Matsumoto and Juang 2013). The results of this study imply that consumers who seek positive evaluations from others (Alexandrov et al. 2013; Sherman and Cohen 2006) use brands that induce social approval (Johar and Sirgy 1991; Sirgy et al. 2000).

7.3 Effects of Self-Congruity on Customer Satisfaction

While numerous prior studies have reported that self-congruity plays an important role in customer satisfaction (CS), the majority of such research has focused on the effects of actual self-congruity (ASC) (e.g. Hohenstein et al. 2007; Jamal and Goode 2001; Jamal and Al-Marri 2007) and ideal self-congruity (ISC) (e.g. Ekinici et al. 2008). There is, however, a lack of research examining the effects of social self-congruity (SSC) and ideal social self-congruity (ISSC). This study extends extant self-congruity literature to clarify the relationships between four independent self-congruity types (ASC, ISC, SSC and ISSC) and CS in a branding context. This section discusses the findings pertaining to: (1) the effect of ASC on CS (**Hypothesis 5**); (2) the effect of ISC on CS (**Hypothesis 6**); (3) the effect of SSC on CS (**Hypothesis 7**); and (4) the effect of ISSC on CS (**Hypothesis 8**).

The justifications for **Hypotheses 5 to 8** are drawn from the assumption that the consumption of a particular brand allows consumers to achieve their motivation to project images (congruency) similar to their divergent self-concepts (Kressmann et al. 2006; Liu et al. 2012; Parker 2009). Once buyers experience a match between the perceived image of the brand user and their self-concepts (actual self-concept, ideal self-concept, social self-concept and ideal social self-concept), they will be motivated to seek satisfaction with that brand (e.g. Ekinici et al. 2008; Jamal and Goode 2001).

7.3.1 Effects of Actual Self-Congruity on Customer Satisfaction (Hypothesis 5)

The results of the study offer only partial support for the expectation that actual self-congruity (ASC) will be associated positively with customer satisfaction (CS) (H₅). Support for this expectation is found only among US respondents, and not among Chinese and Singaporean respondents. Unexpectedly, the results of this study also indicate that the effects of ASC on CS do not have the same magnitude among the three countries:

participants from America exhibit significantly different findings than participants from China and Singapore. The results of this study imply that when American consumers experience ASC, their need for self-consistency prompts them to be satisfied with the brand. However, for Chinese and Singaporean participants, “self-consistency motive-driven” (related to ASC) (Aguirre-Rodriguez et al. 2012) does not prompt consumers to be satisfied with the brand.

The differences in the outcomes (the effect of ASC on CS) among the three country samples could be attributable to divergent levels of *Power Distance* (PDI) in the US compared with China and Singapore (Hofstede 2011, see Figure 7.1). According to Hofstede (2011), who identifies some dimensions that could be used to characterise the ways in which nations differ from one another, the lowest level of PDI is seen in the US compared with China and Singapore. Prior research indicates that individuals in higher PDI societies (such as China and Singapore, relatively higher than US) have a much greater tendency to emphasize power, prestige, and status symbols and are under pressure to meet the expectations of others in order to maintain face (Hofstede 2005, 2011; Hu et al. 2008; Millan et al. 2013). The concept of ‘face’ is a basic societal belief often associated with high power distance, and loss of face, which results in adverse personal ramifications, is to be avoided (Patterson et al. 2006). Applying this to purchasing behaviour, the full meeting of Chinese and Singaporean expectations (which have relatively higher PDI than the US) may be derived from whether the brand is able to help the consumer maintain face and meet the expectations of others to achieve relational balance. This could lead to this study’s results that, even when Chinese and Singaporean consumers feel ASC with a brand, it does not generate CS.



Figure 7. 1 Cultural characteristics for the US, China, and Singapore

Source: The International Business Centre, (<http://geert-hofstede.com/countries.html>). Retrieved March 14, 2012. All differences are statistically significant.

Noted: PDI represents Power Distance, IDV represents Individualism, MAS represents Masculinity, UAI represents Uncertainty Avoidance, LTO represents Long-term Orientation.

Conversely, American consumers live in the relatively lowest PDI society (compared with China and Singapore) and may not be concerned about whether the brand they purchase enables them to maintain face. Compared with Singaporean and Chinese respondents, American respondents have a need for predictability. As a result, once American consumers experience ASC, they tend to regulate their purchase behaviours by buying brands that meet their ASC. As a result, ASC has a significant positive effect on satisfaction in the American context. In this vein, it is possible to explain why Jamal and Goode (2001) found a strong relationship between ASC and CS in the UK context; Hohenstein et al. (2007) also found the supported relationship in the German context. According to Hofstede (2011), the extent of *PDI* runs from low to high as follows: Germany, the UK, the US, Singapore

and then China. Compared with China, Singapore and the US, the UK and Germany have the lowest ratings of *PDI* (Hofstede 2011). Therefore, for British and German consumers, the greater the ASC a consumer experiences with a brand, the greater his or her satisfaction with the brand will be.

Consequently, the results of this study suggest that future research on the cross-cultural generalisability effects of ASC on CS needs to investigate the underlying motivations that drive consumers from China and Singapore as well as consider potential socio-cultural environmental influences on the relationship between ASC and CS. Future research should test whether the proposed assumption is indeed responsible for the obtained results.

7.3.2 Effects of Ideal Self-Congruity on Customer Satisfaction (Hypothesis 6)

The results of the study offer only partial support for the expectation that ideal self-congruity (ISC) will be associated positively with customer satisfaction (CS) (H_6). Support for this expectation is found only among US and Chinese respondents but not among Singaporean respondents. The results from the US and Chinese imply that consumers' underlying tendency to seek to boost their self-esteem during the purchase process (related to ISC) (Aguirre-Rodriguez et al. 2012; Malar et al. 2011) enable to elicits their CS. However, for Singaporeans, brands serve to meet the need for self-enhancement, which does not prompt the consumer to be satisfied with the brand. Additionally, unexpectedly, the results of this study also show that the effect of ISC on CS was found to not have the same magnitude in each of the three country samples: participants from America and China exhibit significantly different findings than participants from Singapore.

A possible explanation for this partial support could be because consumers may foster different needs during the purchase process to fit within the

socio-cultural environment they inhabit (Matsumoto and Juang 2013; Smith et al. 2013). Prior research has reported that self-enhancement is a self-need related to ego (Alexandrov et al. 2013; Alicke and Sedikides 2009). According to Hofstede (2011), who identifies some dimensions that could be used to characterise the ways in which nations differ from one another, the highest level of *Masculinity (MAS)* is in China and the US, compared with Singapore. Individuals in relatively high *MAS* (China and the US) have a greater tendency towards self-ego and value material success, toughness, competition, performance, money and status symbols (Hofstede 2001; Millan et al. 2013). Translating this to purchasing behaviour, for consumers in societies with high levels of *MAS*, their social-cultural environments may influence them to have a tendency to regulate their purchasing behaviours by purchasing brands whose user imagery is seen to closely match their ideal self-concepts. This is because self-enhancement (the need to boost one's own self-esteem) (Matsumoto and Juang 2013) is an individual need related to ego, and individuals have strong drives to enhance their self-ego (Alexandrov et al. 2013; Alicke and Sedikides 2009).

However, for individuals from Singapore (who rank lowest for an *MAS* society), even though consumers feel ISC with a brand, this will not generate CS. In this vein, this might be why Ekinci et al. (2008) found that ISC was found to be a determinant of CS among UK respondents, because country samples could also be attributable to similarly high ratings on *MAS* (Hofstede 2011). Therefore, the national cultural dimension of *MAS* might explain why the work of Ekinci et al. (2008) found a strong relationship between ISC and CS in the UK context.

Given that individuals are highly motivated to make meaning and attain resources from their socio-cultural environment, and in most cases, the environment is designed to accommodate them (Smith et al. 2013; Shweder 1991). Consumers' socio-cultural environments can influence their motives and proneness to make purchases (Aaker 2000; Chen and Li 2005;

Morgeson et al. 2011; Triandis and Bhawuk 1997; Voss et al. 2004). Consequently, the results of this study suggest that future research on the cross-cultural generalisability effects of ISC on CS needs to investigate the underlying motivations that drive Chinese and American consumers, as well as consider potential socio-cultural environmental influences on the relationship between ISC and CS.

7.3.3 Effects of Social Self-Congruity on Customer Satisfaction (Hypothesis 7)

The results of the study offer only partial support for the expectation that social self-congruity (SSC) will be associated positively with customer satisfaction (CS) (H₇). Support for this expectation is found only among Chinese and Singaporean respondents, and not among US respondents. The results from the Chinese and Singaporean respondents are the first to empirically confirm that SSC (the match between a buyer's social self-concept and brand user imagery) relates positively to consumers' satisfaction towards brands.

Since social self-congruity is guided by social self-concept ("social consistency motive-driven") (Aguirre-Rodriguez et al. 2012; Claiborne and Sirgy 1990; He and Mukherjee 2007; Sirgy 1982), consumers are motivated to maintain an image that others have of them. Therefore, the findings of the present study imply that when Chinese and Singaporean consumers experience social self-congruity, they fulfil their needs for social self-consistency, evoking consumers' satisfaction with the brand. However, unexpectedly, the results from US respondents do not lend support for these views. For Americans, "social consistency motive-driven" (related to SSC) (Aguirre-Rodriguez et al. 2012) does not prompt the consumer to be satisfied with the brand. Additionally, the results of this study also show that the effects of SSC on CS do not have the same magnitude in each of the three country samples: participants from China and Singapore exhibit significantly different findings than participants from the USA. These findings

suggest that the underlying motivations that drive individuals from the USA need to be further investigated.

Potential reasons for the differences in the outcomes (effects of ISC on CS) among the three country samples could be attributable to different national levels of the cultural dimension of individualism-collectivism (see Figure 7.1). The cultural dimension of individualism-collectivism is cultural value at national level (instead of PCO-IND and PCO-COL, which are personal values at individual level) and is generally considered an important cultural dimension in explaining why nations differ from one another (Taylor et al. 1994; Wang & Chan 2001; Smith et al. 2013). The differences in the outcomes among three country samples could be attributable to higher levels of cultural dimension of individualism (versus collectivism) in the US compared with China and Singapore. Individuals from societies with high levels of individualism may have a greater tendency to be driven by needs of private interest and individual preference (Millan et al. 2013), which may result, in turn, in social consistency not being a motive in evaluating satisfaction.

In contrast, Chinese and Singaporean people live in societies with relatively lower levels of individualism (compared with the US), and might have a greater tendency to be driven by needs of cohesion in groups with stable and harmonious relationships (Hodgetts & Luthans 2003; Hofstede 2001; Hollensen 2004). According to Gregory et al. (2002), people from collectivist societies (like China and Singapore) have a greater tendency to buy more goods that help them to achieve social goals such as fitting into important reference groups in order to convey belongingness messages. Therefore, these differences can explain why Chinese and Singaporeans are motivated to maintain an image others have of them, which could lead to this study's findings: that fully meeting Chinese and Singaporean expectations (i.e. satisfaction) is derived from whether the brand is able to meet their social consistency motive. The work of Liao and Wang (2009) advances this view,

finding that Chinese consumers purchase name brands to meet social needs, although they may know very little about those brands. Hence, once Chinese and Singaporean consumers experience SSC, they will be motivated to purchase a particular brand because its use satisfies social consistency.

Consequently, the results of this study suggest that future research on the cross-cultural generalisability effects of SSC on CS needs to investigate the underlying motivations that drive consumers from America as well as consider potential socio-cultural environmental influences on the relationship between ISC and CS.

7.3.4 Effects of Ideal Social Self-Congruity on Customer Satisfaction (Hypothesis 8)

The results support the expectation that ideal social self-congruity (ISSC) relates positively to customer satisfaction (CS) (H_8). The results from this study are the first to empirically confirm the cross-cultural generalisability of the effect of SSC (the match between a buyer's social self-concept and brand user imagery) on consumers' satisfaction towards brands. A review of literature (Aguirre-Rodriguez 2012; Claiborne and Sirgy 1990; He and Mukherjee 2007; Sirgy 1982; Sirgy et al. 2000) shows that, since ISSC is guided by ideal social self-concept (social approval motive-driven), consumers are motivated to maintain an image so that others view them in a certain way. Therefore, the results of the current study imply that when individuals identify their ideal social self-concept in their consumption of a brand (ISSC), they fulfil the needs of social approval, which then evokes consumers' satisfaction with the brand.

Given that human beings are social animals, complex relationships exist among individual humans (Matsumoto and Juang 2012; Smith et al. 2013). In human societies, individuals experience numerous relationships with multiple

groups, and these groups interact with other groups to form more relationships (Matsumoto and Juang 2012; Smith et al. 2013). Cross-cultural psychology research has reported that social approval is a universal motive for all human behaviour (Dalsky et al. 2008; Matsumoto and Juang 2012). In a similar vein, this study is conceptually consistent with cross-cultural psychology research, which found that consumer need for social approval has cross-cultural validity in multiple cultural contexts. Hence, once consumers experience ISSC, they will be motivated to purchase that brand again because the use of the brand satisfies their needs for social approval.

7.4 Effects of Customer Satisfaction on Attitudinal Brand Loyalty (Hypothesis 9) and Behavioural Brand Loyalty (Hypothesis 10) and the Effects of Attitudinal Brand Loyalty on Behavioural Brand Loyalty (Hypothesis 11)

The results of the present study support the expectations of cross-cultural generalisability of the effects of customer satisfaction (CS) on attitudinal brand loyalty (ABL) (H₉). The results of this study also support the expectations of cross-cultural generalisability of the effects of ABL on behavioural brand loyalty (BBL) (H₁₁). However, contrary to expectation, the results from three countries do not lend support to the direct effects of CS on BBL (H₁₀). The results accept **Hypothesis 9** but do not lend support for **Hypothesis 10** in line with the study by Seiders et al. (2005), that satisfaction has a strong positive effect only on attitudinal aspects but not behavioural aspects of loyalty.

A possible explanation for this is that ABL refers to consumers' psychological disposition towards the same brand and having favourable attitudes towards that brand (Bennett and Rundle-Thiele 2002; Yi and Jeon 2003; Russell-Bennett et al. 2007). Once a customer has a pleasurable consumption-related fulfilment towards a brand, the customer will only be psychologically motivated to seek the same brand, instead of having an immediate need to

purchase that brand (related to behavioural brand loyalty) (Seiders et al. 2005). These findings suggest that future research should investigate the cross-cultural generalisability effects of CS on brand loyalty issues by treating ABL and BBL as two distinct constructs instead of an integral one to maximise knowledge of understanding the process to secure consumer brand loyalty. The findings of this research in line with prior research's scepticism of the effects of CS on loyalty might stem from those researchers treating the two aspects of loyalty (i.e., attitudinal loyalty and behavioural loyalty) as one integral aspect (Kumar et al. 2013).

Furthermore, the results which accept **Hypothesis 11** are consistent with previous research that the behavioural aspect of loyalty is a later stage of the loyalty process (Chiou and Droge 2006; Evanschitzky et al. 2006; Iwasaki and Havitz 2004; Liu-Thompkins and Tam 2013; Oliver 1999) and that 'attitude' is a predictor of individuals' subsequent behaviour (Ajzen and Fishbein 1991).

7.5 Effects of Individual's Personal Cultural Orientation on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

The discussion in this section is structured around the hypothesis and focuses on (1) the effect of an individual's personal cultural orientation of individualism (PCO-IND) on attitudinal brand loyalty (ABL) (H_{12}); (2) the effect of an individual's PCO-IND on behavioural brand loyalty (BBL) (H_{13}); (3) the effect of an individual's personal cultural orientation of collectivism (PCO-COL) on ABL (H_{14}); and (4) the effect of an individual's PCO-COL on BBL (H_{15}).

7.5.1 Effect of an Individual's Personal Cultural Orientation of Individualism on Attitudinal Brand Loyalty (Hypothesis 12)

Contrary to expectations, the results from three countries do not lend support for the view that an individual's personal cultural orientation of individualism (PCO-IND) will be associated positively with attitudinal brand loyalty (ABL) (H₁₂). The theoretical basis for **Hypothesis 12** was drawn from Lam (2007) that consumers' internal feelings are driven by their own desires to meet their personal needs, self-related goals and self-orientation (related to PCO-IND), which in turn indicates that consumers have commitment and the tendency to stick with the same brand over time when consumers deem it suitable (Lam 2007). However, the findings of this study indicate that this does not lend support for the view.

Potential reasons are proposed to explain the unexpected findings as follows. Investigation of the literature review has indicated that culture is a complicated concept, and it is unclear how many structural features, such as beliefs, values and attitudes, can be used to characterise cultural influence and fully explain all those actions (Matsumoto and Juang 2013; Smith et al. 2013). PCO-IND in the present study is only one of many available aspects to infer individual level of cultural characteristics of individualism. The manifestation and dynamic transformation of PCO-IND in the present study may not be fully captured by the concept of individual-level cultural characteristics of individualism. Considering that Sharma (2010) posits that the concept of PCO-IND may be similar to Steenkamp's (2001) autonomy, Schwartz's (1994) self-direction and hedonism, Bond's (1988) competence and Trompenaars' (1993) individualism and achievement, it is possible that consumers' attitudinal brand loyalty may be influenced by other cultural characteristics similar to the abovementioned concepts, but this is not considered in this study.

For example, it is plausible that consumers' ABL might be influenced by Steenkamp's (2001) autonomy. As autonomy refers to people finding meaning in their own uniqueness and seeking to express their own internal

attributes (Steenkamp 2001), the cultural characteristic of autonomy might be predisposing consumers towards brands that serve intrapersonal acceptance goals that help them achieve their internal repertoire of thoughts and feelings and to promote their own goals (Steenkamp 2001), as opposed to situational demands (Markus and Kitayama 1991). These may in turn facilitate individuals' higher ABL.

Consequently, the results of this study suggest that further study on the cross-cultural generalisability effects of PCO-IND on ABL needs to investigate other concepts that serve similar individual-level cultural attributes to PCO-IND might influence ABL. Future research should test whether the proposed assumption is indeed responsible for the obtained results.

7.5.2 Effect of an Individual's Personal Cultural Orientation of Individualism on Behavioural Brand Loyalty (Hypothesis 13)

The results of the study offer only partial support for the expectation that an individual's personal cultural orientation of individualism (PCO-IND) will be associated positively with his/her behavioural brand loyalty (BBL) (H₁₃). Support for this expectation is found only among Singaporean respondents, and not among Chinese and American respondents. The results from Singapore are the first to empirically confirm that PCO-IND has a directly positive effect on BBL. This finding from the Singaporean respondents implies that consumers' behaviour towards their actions is driven by their internal motivation to meet their personal needs and self-related goals (related to PCO-IND) (Sharma 2010). In turn, consumers have a greater tendency to act in ways that benefit themselves, so they tend to purchase brands they think will be to their benefit (Lam 2007). However, contrary to expectations, the results do not lend support for the Chinese and American respondents. Additionally, the results of this study also show that the effects of PCO-IND on BBL do not have the same magnitude in each of the three country samples: participants from Singapore exhibit significantly different findings than participants from the US

or China. Therefore, the results of this study do not support the proposed cross-cultural generalisability effects of PCO-IND on BBL.

The differences in the outcomes (the effect of PCO-IND on BBL) among the three country samples could be attributed to divergent levels of cultural dimension of *Masculinity (MAS)* (see Figure 7.1). According to Hofstede (2011), who identifies some dimensions that could be used to characterise the ways in which nations differ from one another, Singapore is listed to have the lowest level of *MAS* among the three countries (Hofstede 2011). This means people from Singaporean societies may have a greater tendency to value solidarity and interpersonal relationships (Millan et al. 2013). Translating this to purchasing behaviour, consumers from societies with a lower level of *MAS* have a tendency not to give up their repeat purchase behaviour as it could break solidarity and interpersonal relationships. This might be the reason De Mooji (2004:35) posits that in societies with a lower level of *MAS*, “people consume for use”, not to show off their money and status. However, on the other hand, for Chinese and American, they may consume not just for use, but for pursuing for other purpose such as show off their money and status. Such argument lead to they may not repeated purchase the brand if their other desire are met. Since individuals are highly motivated to derive meaning from and attain resources from their socio-cultural environments, and in most cases the environments are designed to accommodate them (Smith et al. 2013; Shweder 1991). This offers a potential explanation for why the influence of PCO-IND on BBL support is only found in Singaporean respondents but not among American and Chinese respondents.

The results of this study suggest that future research needs to investigate the knowledge on the effects of PCO-IND on BBL and the underlying motivations that drive consumers from the United States and China to form their BBL, and it should also consider potential socio-cultural environmental influences on the relationship between PCO-IND and BBL.

7.5.3 Effects of an Individual's Personal Cultural Orientation of Collectivism on Attitudinal Brand Loyalty (Hypothesis 14)

Contrary to expectations, the results do not lend support for the view that an individual's personal cultural orientation of collectivism (PCO-COL) will be associated positively with his/her attitudinal brand loyalty (ABL) (H₁₄). The theoretical basis for the hypothesis was drawn from the concept that consumers' attitudes towards their internal feelings and thoughts are driven by their tendency to prefer a tightly knit social framework, a sense of in-group(s) belonging, and stronger and more stable harmonious relationships (related to PCO-COL). This in turn facilitates attitudinal loyalty to brands and the tendency not to switch from one brand to another, which would break the feeling of belonging and the stable harmonious relationship (Yoo 2009). However, contrary to Yoo's (2009) findings, this study does not find cross-cultural generalisability effects of PCO-COL on ABL.

Perhaps the results of this study are divergent from those reported by Yoo (2009) because PCO-COL is conceptualised and measured differently in the present study. Yoo (2009:45) found that PCO-COL has a significant positive effect on ABL in South Korea and the US, countries that "are known to be distinctively different countries in collectivism-individualism." Although Yoo (2009) examined individualism-collectivism at the individual-cultural level, that study treated the concepts as opposing forces on a single spectrum (i.e., PCO-COL versus PCO-IND). Additionally, Yoo (2009) operationalized PCO-COL for individual consumers on the basis of the national scores of Hofstede's cultural dimensions. Specifically, Yoo (2009) operationalized PCO-COL (versus PCO-IND) from Yoo and Donthu (2005), who operationalized PCO-COL (versus PCO-IND) for individual consumers on the basis of the national scores of Hofstede's (1980, 2001) cultural dimensions.

In contrast, this study not only conforms with the research suggestion (e.g., McCarty and Shrum 2001; Sharma 2010) to treat PCO-COL and PCO-IND as two distinct constructs, but it also measures PCO-COL at the individual

level, as in Sharma (2010), to reduce the concern of ecological fallacy. Yoo (2009) chose two societies known to be distinctively different in terms of their cultural dimensions of collectivism-individualism to examine potential cross-cultural effects. This study, however, used three countries that are known to be distinctively different in terms of their cultural dimensions of collectivism-individualism (i.e., the United States is considered an individualistic society, and both China and Singapore are considered collectivistic societies), including two societies found to have the same cultural dimension of collectivism (Hofstede 2011, see Figure 7.1). However, contrary to expectations, the direct effects of an individual's PCO-COL on ABL do not lend support for the view.

Yoo (2009) used samples from university students, who may value the need for harmony, friendship, and cooperation (Rybak and McAndrew 2006) more than others groups (e.g., working class individuals). It is possible that the psychological attachment and attitudinal advocacy relationship of students towards a brand largely depend on meeting their needs for friendship, cooperation, and harmony because they are prone to peer pressure. Although meeting the needs of friendship, cooperation, and harmony is also important for middle-class individuals, it does not necessarily lead directly to them to develop an attitudinal preference and commitment toward a brand. Middle class individuals may be more sensitive to the benefit/cost ratio and therefore some other factors, such as ideal social self-congruity and customer satisfaction, might combine to influence their attitudinal brand loyalty formation process. This explains why the findings of this thesis indicate the effects of PCO-COL on attitudinal brand loyalty through ideal self-congruity and customer satisfaction (see Section 7.7). Since knowledge about the effects of consumers' personal cultural orientations towards brand loyalty is limited and still in its infancy (Yoo 2009), the results of this study suggest that future research on the cross-cultural generalisability of PCO-COL on ABL needs to investigate other possible factors that might underlie motivations that drive consumers to build their ABL. Future research should

test whether the proposed assumption is indeed responsible for the obtained results.

7.5.4 Effect of an Individual's Personal Cultural Orientation of Collectivism on Behavioural Brand Loyalty (Hypothesis 15)

The results of the present study do not support the expectation that an individual's personal cultural orientation of collectivism (PCO-COL) will be associated positively with his/her behavioural brand loyalty (BBL) (H₁₅). The results from this study are the first to empirically confirm that a consumer's PCO-COL does not associate positively with his/her BBL. Additionally, the results unexpectedly show that there is a significant negative relationship between individuals' PCO-COL and BBL among Chinese respondents; and the relationships between PCO-COL and BBL are found not to have the same magnitude in each of the three country samples. Respondents from China exhibit significantly different findings than respondents from the US and Singapore.

Two potential reasons are proposed to explain these unexpected findings that do not lend support to cross-cultural generalizability of PCO-COL on BBL. Firstly, considering that culture is a complicated concept (Matsumoto and Juang 2013; Smith et al. 2013), this study attempted to use individual cultural characteristics of PCO-COL to explain ABL; however, it may not be able to account for all the possible influences. As discussed in Section 7.6.3, it is possible that some other factors might combine to influence the consumer loyalty formation process. This explains why the findings of this thesis indicate the effects of PCO-COL on behavioural brand loyalty through ideal self-congruity, customer satisfaction, and attitudinal brand loyalty (see Section 7.7 in details). Although meeting the consumers' need to be part of an in-group is important, it does not necessarily lead directly to repeated purchase behaviour.

Another potential reason for the differences in the outcomes among the three country samples could be attributable to highest level of *Power Distance (PDI)* in China compared with the US and Singapore (Figure 7.1). Members from societies with high levels of *PDI* may have a greater tendency to have needs for social status, wealth and privileges, and a greater tendency to highlight the importance of 'face' (Hofstede 2001). Translating this to purchasing behaviour, Chinese consumers as members of a society may be influenced by their socio-cultural environment to have a greater tendency to purchase items to show their money and status (De Mooij 2004; Millan et al. 2013). This considers that people are highly motivated to make meaning of and attain resources from their socio-cultural environment (Smith et al. 2013; Shweder 1991). Chinese individuals' socio-cultural environments can influence their motives and propensity to switch to other brands that can serve as symbols of their money and status. Hence, this offers a potential explanation for the negative relationship between PCO-COL and BBL found among Chinese respondents but not among Singaporean and American participants.

The results of this study suggest that future research on the cross-cultural generalisability effects of PCO-COL on BBL needs to investigate other possible factors that might underlie motivations that drive consumers to build their BBL. Future research also needs to consider potential socio-cultural environmental influences on the relationship between PCO-COL and BBL.

7.6 Effects of Self-Congruity on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

The discussion in this section is structured around the hypotheses and focuses on (1) the effects of actual self-congruity (ASC) on attitudinal brand loyalty (ABL) (**Hypothesis 16**) and behavioural brand loyalty (BBL) (**Hypothesis 17**), (2) the effects of ideal self-congruity (ISC) on ABL (Hypothesis 18) and BBL (**Hypothesis 19**), (3) the effects of social self-congruity (SSC) on ABL (**Hypothesis 20**) and BBL (**Hypothesis 21**) and

(4) the effects of ideal social self-congruity (ISSC) on ABL (**Hypothesis 22**) and BBL (**Hypothesis 23**).

7.6.1 Effects of Actual Self-congruity on Attitudinal Brand Loyalty (Hypothesis 16) and Behavioural Brand Loyalty (Hypothesis 17)

Contrary to expectations, the results from three countries do not lend support for the view that ASC has positive effects on ABL (H₁₆) and BBL (H₁₇). The theoretical basis for the hypothesis was drawn from ASC's implication that a brand serves to meet individuals' need for self-consistency, which would prompt consumers to have psychological attachment and an attitudinal advocacy relationship towards a specific brand (ABL) (Kressmann et al. 2006). Similarly, a brand serves to meet individuals' need for self-consistency, which might well prompt consumers to have the intent to purchase the particular brand repeatedly over time (BBL) (Kressmann et al. 2006; Liu et al. 2012). However, unexpectedly, the results of the study do not lend support to positive relationships between (a) ASC and ABL or (b) ASC and BBL.

Although the results of this study contradict Liu et al. (2012), who confirmed the direct link between ASC and brand loyalty, Liu et al. (2012) utilised integrated conceptualisation of brand loyalty (i.e., containing both behavioural and attitudinal aspects). Similarly, although the results of this study contradict Kressmann et al. (2006), they not only utilised a composite measure of brand loyalty to examine the influence of brand loyalty (i.e., containing both behavioural and attitudinal aspects) but also utilised a composite measure of self-congruity (i.e., containing both types of ASC and ideal self-congruity) to examine the links. Hence, this study provides empirical evidence that confirms that there are no positive direct effects of ASC on ABL, and no positive direct effects of ASC on BBL.

A potential reason to explain the unexpected findings that the results do not support the expectation that ASC will have positive effects on ABL (H₁₆) and BBL (H₁₇) is that consumers' ABL and BBL are influenced by other concepts similar to ASC but not considered in this research. In the present study ASC is only one of many ways available to infer symbolic consumption (Baumgartner 2002). Symbolic consumption refers to how individuals use consumption as a means of encoding messages to others, as well as to decode messages from others' consumption practices (Belk et al. 1982; Keller 2013; Piacentini and Maller 2004). Instead of being driven by ASC, ABL and BBL might be driven by another concept similar to ASC that also refers to buying a brand to project a certain image that expresses how consumers view themselves as individuals, that is, relating to consumers' actual self-concept (Kressmann et al. 2006; Parker 2009; Sirgy 1982; Sirgy et al. 1991; Sirgy 1997; Sirgy et al. 2008), but that is not considered in this study.

For example, given that ASC refers to individuals' motivation to seek brands congruent with their private self-concept facets (i.e., actual facets) to maintain their private facets for intra-personal acceptance purposes (Aguirre-Rodriguez et al. 2012), ASC may be similar to the concept of *Private Self-Consciousness* (please see Section 2.4.1 for details). This is because private self-consciousness refers to personal aspects of the self-concept related to private self-motives (i.e., that which serves as intra-personal acceptance goals to make people act in ways to maintain an image congruent with their existing self-concept) (Buss 1980; Fenigstein et al. 1975; Ye et al. 2012). It is possible that consumers' ABL and BBL may be influenced by other concepts that are similar to ASC, such as private self-consciousness, but not considered in this research.

In addition, unexpectedly, the results from Singapore empirically confirm that ASC and BBL are significantly negatively related, i.e., the greater the ASC with a brand, the lower the BBL among Singaporean respondents.

Additionally, the results of this study also show the magnitude of significant differences in ASC's effects on BBL among the three country samples: participants from Singapore exhibit significantly different findings than participants from the US and China. A potential reason for the differences in outcome among the three country samples could be divergent levels of *Uncertainty Avoidance (UAI)* (Figure 7.1). According to Hofstede (2011), who identifies some dimensions that could be used to characterise the ways in which nations differed from one another, Singapore has a lower level of *UAI* compared to China and the US. Translating this to purchasing behaviour, Singaporean consumers as members of a society may be influenced by their socio-cultural environment to have a greater tendency to not feel anxious about risky situations and not seek predictability (Hofstede 2001; Millan et al. 2013). Societies might influence Singaporeans (compared to the US and China) to have a greater tendency to be unlikely to regulate their purchasing behaviour by possessing behavioural aspects of loyalty toward brands whose user imagery is seen to closely match the individuals' actual self-concept. These unexpected findings could be a result of the socio-cultural environment's effects on the path to consumer behavioural brand loyalty. This is based on the consideration that from birth, individuals begin to learn the difference between specific behaviours and activity patterns that are appropriate and inappropriate for their socio-cultural environment (Matsumoto & Juang 2013; Shweder 1991); consequently, it is difficult to separate their choices from their socio-cultural environment's influences on the decisions they make during the consumption process (Healey et al. 2004; Morgeson et al. 2011).

Consequently, the results of this study suggest that future research investigating the cross-cultural generalisability direct effects of ASC on ABL and BBL needs to investigate another concept similar to ASC that drives consumers' ABL and BBL. Future research needs to consider how other underlying motivations may influence consumers when they evaluate whether brands are able to serve their underlying needs during the ABL and BBL formation process. In addition, future research investigating the direct

effects of ASC on BBL needs to consider potential socio-cultural environmental influences on the relationship.

7.6.2 Effects of Ideal Self-Congruity on Attitudinal Brand Loyalty (Hypothesis 18) and Behavioural Brand Loyalty (Hypothesis 19)

In terms of the influence of ABL, the results of the study offer only partial support for the expectation that ideal self-congruity (ISC) will be associated positively with attitudinal brand loyalty (ABL) (H₁₈). Support for this expectation is found only among Chinese respondents, and not among US and Singaporean respondents. Additionally, the results of this study also show that the effects of ISC on ABL do not have the same magnitude among three country samples: participants from China exhibit findings that are significantly different from the findings from US and Singaporean participants.

Different individuals can be driven by different self-motivations to determine their attitude and behaviours (Aguirre-Rodriguez et al. 2012; Kressmann et al. 2006; Sedikides & Gregg 2008; Swann 1983). The enhancement type self-motive underlies ISC's motive (Aguirre-Rodriguez et al. 2012). This is based on the premise that people are motivated to enhance their feeling of personal self-worth in order to boost their self-esteem (i.e., verifying their ideal self-concept) (Aguirre-Rodriguez et al. 2012). The results of this study imply that consumer attitudinal brand loyalty is directly driven by the brand that is able to meet the need for self-esteem among Chinese respondents, but not among Singaporean and US respondents.

A potential explanation is that the differences in the outcomes between the three country samples could be attributable to divergent levels of cultural dimensions of *Power Distance (PDI)* (Figure 7.1). According to Hofstede (2011), who identifies some dimensions that could be used to characterise the ways in which nations differ from one another, China has a higher level of

PDI than Singapore and the US. Individuals from societies with high levels of *PDI* may be influenced by their societies to have a higher tendency to value social status and to highlight the importance of 'face' (Hofstede 2001). Translating this to purchasing behaviour means that individuals in such societies may be influenced by their socio-cultural environments to have a greater tendency to consume to display their money and status (De Mooij 2004; Millan et al. 2013). Hence, Chinese individuals' socio-cultural environment can influence their need for self-esteem, prompting them to evaluate such brands favourably in terms of ABL. However, for Singaporean and American respondents in societies with relatively low *PDI*, the brand that meets their need for self-esteem does not directly prompt them to evaluate their brand favourably.

In terms of the influence on BBL, the study's results do not lend support for the expectation that ISC has a positive impact on BBL (H₁₉). The theoretical basis for the hypotheses drawn from ISC implies that brands serve to satisfy individuals' need for self-enhancement, prompting the individuals to repurchase a particular brand repeatedly over time (BBL) (Kressmann et al. 2006). This study's findings imply that consumers' BBL is not directly driven by their need for self-enhancement; other factors might influence the relationship.

Potential reasons are proposed to explain this unexpected finding. The first possible reason is that consumers' BBL is driven by the brand that is able to serve their other needs, such as social consistency or social approval. Secondly, it is possible that consumers' BBL is influenced by other concepts similar to ISC but not considered in this research. For example, in the present study ISC is only one self-congruity type of many available to infer symbolic consumption (Baumgartner 2002), which refers to how individuals use consumption as a means of encoding messages to others as well as to decode messages from others' consumption practices (Belk et al. 1982; Keller 2013; Piacentini and Mailer 2006). The manifestation and dynamic

transformation of ISC in the present study may not fully capture individuals' underlying consumption motives. Instead of being driven by ISC, BBL might be driven by another concept similar to ISC that also refers to buying a brand to project a certain image that expresses how consumers would like to view themselves, that is, relating to their ideal self-concept (Kressmann et al. 2006; Sirgy et al. 2000), but that is not considered in this study.

For example, given that ISC refers to individuals' motivation to seek brands congruent with their private self-concept facets (i.e., ideal facets) to enhance these private facets for intra-personal acceptance purposes (Aguirre-Rodriguez et al. 2012), ISC may be similar to the concept of *Private Self-Consciousness* (please see Section 2.4.1 for details). This is based on the consideration that *private self-consciousness* refers to personal aspects of the self-concept related to *private self-motives* (Buss 1980; Fenigstein et al. 1975; Ye et al. 2012). It is possible that consumers' BBL is influenced by another concept similar to ISC, such as *private self-consciousness*, but not considered in this research.

Overall, the results of this study suggest that future research investigating ISC's direct effects on ABL needs to consider potential socio-cultural environmental influences on the relationship between ISC and ABL. The results of this study suggest that future research investigating the cross-cultural generalisability direct effects of ISC on BBL needs to investigate another concept similar to ISC that is able to drive consumers' BBL. Future research needs to consider how other underlying motivations may influence consumers when they evaluate whether a brand is able to serve their underlying needs.

7.6.3 Effects of Social Self-congruity on Attitudinal Brand Loyalty (Hypothesis 20) and Behavioural Brand Loyalty (Hypothesis 21)

In terms of the influence of ABL, the results of the study offer only partial support for the expectation that social self-congruity (SSC) will be associated positively with attitudinal brand loyalty (ABL) (H₂₀). Support for this expectation is found only among Singaporean respondents, and not among US and Chinese respondents. The results from Singapore are the first to empirically confirm that SSC has a positive direct impact on ABL. Since SSC is guided by social self-concept (“social-consistency motive-driven” (Aguirre-Rodriguez 2012:1180), SSC influences consumers’ behaviours through social consistency (Aguirre-Rodriguez 2012; Sirgy et al. 2000). The results of this study imply that consumer ABL is directly driven by the brand that is able to meet the need for social consistency among Singaporean respondents, but not among US and Chinese respondents. Additionally, the results of this study also show that the effects of SSC on ABL do not have the same magnitude among three country samples: participants from Singapore exhibit findings that are significantly different from the findings from Chinese and US participants.

Potential reason proposed to explain the unexpected differences in SSC’s effects of SSC on ABL among three countries could be divergent levels of cultural dimensions of *Masculinity* (MAS) (see Figure 7.1). According to Hofstede (2011), who identifies some dimensions that could be used to characterise the ways in which nations differ from one another, Singapore has a relatively low level MAS compared with China and the US. Individuals from societies with lower levels of MAS may be influenced by their societies to have a greater tendency to maintain good relations and cooperate with others and value care for others (Hofstede 2001; Smith et al. 2013). Translating this to purchasing behaviour means that individuals in such societies may be impacted by their socio-cultural environments to have a greater tendency to consume brands that serve social acceptance goals (Aguirre-Rodriguez et al 2012). Hence, Singaporean individuals’ socio-

cultural environment can influence them to have a need for social consistency, prompting them to evaluate such brands favourably in terms of ABL. However, the results of this study imply that for individuals from societies with relatively high levels of *MAS* (the US and China), brands that meet their need for social consistency do not directly prompt American and Chinese consumers to evaluate such brands favourably.

In terms of the influence of BBL, the study's results offer only partial support for the expectation that social self-congruity of individualism will be associated positively with behavioural brand loyalty (H_{21}). Support for this expectation is found only among Chinese and Singaporean respondents, and not among US respondents. The results from the Chinese and Singaporean respondents are the first to empirically confirm that SSC has a positive direct impact on BBL. The results imply that consumer BBL is directly driven by the brand that is able to meet the need for social consistency among Chinese and Singaporean respondents but not among US respondents. In addition, the results of this study also show that the effects of SSC on BBL do not have the same magnitude among the three country samples: the findings from Chinese and Singaporean participants were significantly different from the findings from US participants.

The differences in the outcomes between the three country samples could be attributable to divergent levels of the cultural dimension of *Individualism* (*versus Collectivism*) in China and Singapore compared with the US (see Figure 7.1) (Hofstede 2011). The US has a higher level of *Individualism* in comparison with China and Singapore. In other words, China and Singapore have the same high level of *Collectivism*. Considering that individuals from societies with high levels of *Collectivism* may be influenced by their socio-cultural environments to have a higher tendency to conform to group and social norms (Matsumoto 2000), translating this to purchasing behaviour means that individuals in such societies may have a greater tendency to consume a brand that serves social acceptance goals (Millan et al. 2013).

Hence, Chinese and Singaporean individuals' socio-cultural environments can influence their need for social consistency, prompting the individuals to repurchase a particular brand repeatedly over time (BBL). However, the results of this study imply that for individuals from American society, with its relatively low levels of *Collectivism*, they may be influenced by their socio-cultural environments that the brand that meets their need for social consistency does not directly lead to their repurchase behaviour.

Overall, the results of this study suggest that future research on the cross-cultural generalisability direct effects of SSC on ABL needs to investigate the underlying motivations that drive individuals' ABL from the US and China. Research on the cross-cultural generalisability direct effects of SSC on BBL needs to investigate the underlying motivations that drive individuals' BBL from the US. Moreover, future research investigating the effects of SSC on ABL and BBL should test whether the proposed assumption (i.e., potential socio-cultural environment influences) is indeed responsible for the obtained results.

7.6.4 Effects of Ideal Social Self-Congruity on Attitudinal Brand Loyalty (Hypothesis 22) and Behavioural Brand Loyalty (Hypothesis 23)

In terms of the influence of ABL, the results of the study offer only partial support for the expectation that ideal social self-congruity (ISSC) will be associated positively with attitudinal brand loyalty (ABL) (H₂₂). Support for this expectation is found only among Chinese respondents, and not among US and Singaporean respondents. The results from China are the first to empirically confirm that ISSC has a positive direct impact on ABL. Since ISSC is guided by ideal social self-concept (social approval motive-driven) (Aguirre-Rodriguez 2012), ISSC influences consumers' behaviours through social approval (Aguirre-Rodriguez 2012; Sirgy et al. 2000). This is based on the premise that people are motivated to do things that may cause others to think highly of them (i.e., verifying their ideal social self-concept) (Aguirre-Rodriguez et al. 2012). The results of this study imply that consumer

ABL is directly driven by the brand that is able to meet the need for social approval among Chinese respondents, but not among US and Singaporean respondents. Additionally, the results of this study also show that the effects of ISSC on ABL do not have the same magnitude among the three country samples: the findings from Chinese participants are significantly different from the findings from Singaporean and US participants.

The differences in the outcomes among the three country samples could be attributable to divergent levels of the cultural dimension of *Long-Term Orientation (LTO)*. According to Hofstede (2011), who identifies some dimensions that could be used to characterise the ways in which nations differ from one another, a higher level of *LTO* is found in China compared with the US and Singapore. Individuals from societies with higher levels of *LTO* may have a greater tendency to conform; restrain themselves within social norms; and espouse values such as persistence, politeness, obedience and a sense of shame (Hofstede 1991; Smith et al. 2013). Translating this to purchasing behaviour means that consumers from higher *LTO* societies have a higher tendency to emphasize harmony between society at large and individuals, and thus social approval or social acceptance could be major motives for their purchase behaviour (He and Mukherjee 2007). Consequently, Chinese individuals' socio-cultural environment can influence them to have a need for social approval, prompting them to evaluate such brands favourably in terms of ABL. However, for individuals from societies with relatively low levels of *LTO* (i.e., the US and Singapore), the brand that meets the need for social approval does not directly prompt individuals to evaluate such brands favourably.

In terms of the influence of BBL, the results from the three countries do not support the view that ISSC has a positive impact on BBL (H₂₃). The theoretical basis for the hypothesis was drawn from ISSC's implication that brands serve to satisfy individuals' need for social approval, prompting them to repurchase a particular brand repeatedly over time (BBL). This study's

findings indicate that individuals' BBL is not directly driven by ISSC (social approval motive-driven). Although this study attempted to use ISSC to explain BBL, it may have been unable to account for all the possibilities that potentially influence consumers' ISSC. In the present study ISSC is only one self-congruity type of many available to infer symbolic consumption (Baumgartner 2002), which refers to how individuals use consumption as a means of encoding messages to others as well as to decode messages from others' consumption practices (Belk et al. 1982; Keller 2013; Piacentini and Maller 2006). ISSC's manifestation and dynamic transformation the present study may not fully capture individuals' underlying consumption motives. Instead of being driven by ISSC, BBL might be driven by other concepts similar to ISSC that also refer to buying a product or a brand to project a certain image that expresses how consumers perceive themselves as individuals, that is, relating to their self-concept (Kressmann et al. 2006; Parker 2009; Sirgy 1982; Sirgy et al. 1991; Sirgy 1997; Sirgy et al. 2008), but that are not considered in this study.

For example, ISSC (i.e., the enhancement type self-motive with the premise that people are motivated to do things that may cause others to think highly of them) (Aguirre-Rodriguez et al. 2012) may be similar to the concept of *Symbolic Self-completion*. Symbolic self-completion theory posits that symbolic self-completion influences people's behaviours through enhancement type self-motives so that symbols are used as a means to complete the self that people desire others to perceive (Richins 1994; Solomon & Rabolt 2009; Wicklund & Gollwitzer 1982). Consumers' BBL may be potentially influenced by other concepts similar to ISSC but not considered in this research.

Overall, the results of this study suggest that future research investigating the direct effects of ISSC on ABL needs to consider potential socio-cultural environmental influences. Future research investigating the cross-cultural generalisability effects of ISSC on BBL needs to investigate another concept

similar to ISSC that is able to direct to drive consumers' BBL. Future research needs to consider how other underlying motivations may influence consumers when they evaluate whether a brand is able to directly serve consumers' underlying needs.

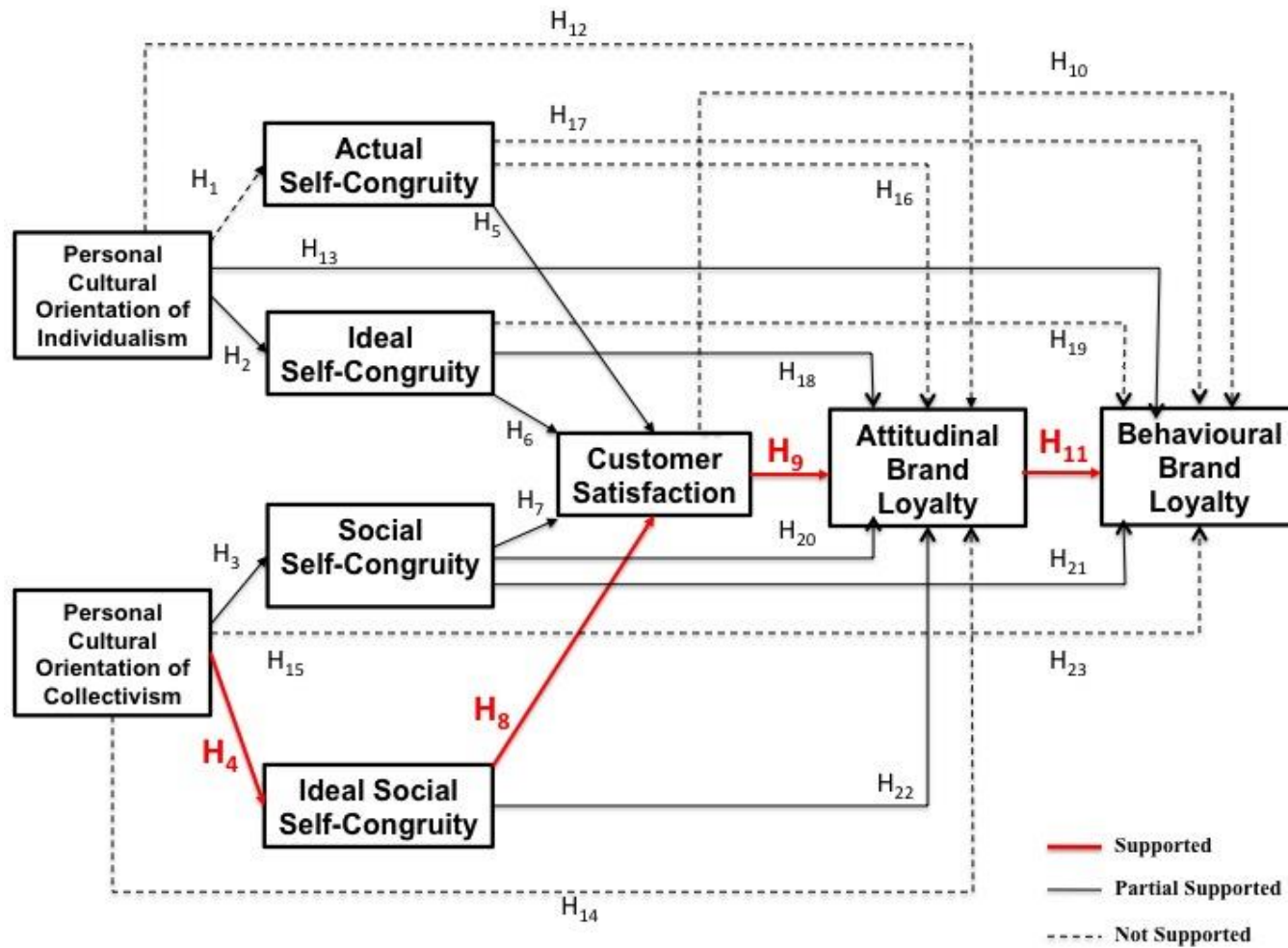
7.7 Cross-Cultural Generalisability of the Path to Consumer Brand Loyalty

As indicated in Chapter 1, this study is undertaking a theoretical international study that aims to identify a generalisable cross-cultural model for brand loyalty by integrating extant theories in the context of personal cultural orientation (i.e., personal cultural orientation of individualism and collectivism), self-congruity (i.e., actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. As presented in Figure 7.2 (i.e., red lines), the results of the hypotheses tested provide a cross-cultural generalisability path to consumer brand loyalty: The linkage of an individual's personal cultural orientation of collectivism (PCO-COL) → ideal social self-congruity (ISSC) → customer satisfaction (CS) → attitudinal brand loyalty (ABL) → behavioural brand loyalty (BBL).

To the best of the author's knowledge, this is the first study to empirically confirm that an individual's PCO-COL has a significant positive effect on BBL through ISSC, CS, and ABL. The results of this study imply that, despite the existence of socio-cultural environmental differences, the brand serves to satisfy the consumer's need for social approval, prompting the consumer to have psychological attachment and an attitudinal advocacy relationship towards the brand and further leads to repurchase behaviour. The consumers' social approval motive-driven is driven by their own individual culturally relevant attributes of having a need to act as a part of an in-group, a sense of belonging, a strong group identity and valuing collective achievement (i.e. PCO-COL).

A possible explanation for this generalisable cross-cultural path to consumer brand loyalty is that individuals contribute to the creation of culture and human beings are social animals who live as members of complex social systems (Matsumoto and Juang 2013; Smith et al. 2013). All individuals and groups face the universal issue of how to adapt to their environments in order to address needs associated with social motives (Hogan 1982; Matsumoto and Juang 2013; Sheldon 2004; Smith et al. 2013). Previous research suggests that the consumer's need for social approval is universal (Dalsky et al. 2008; Matsumoto and Juang 2013). The findings of this study suggest that cross-culturally, consumers are motivated to act consistently with their ideal social self-concepts to gain social approval. Consumers' social approval motive-driven is driven by their personal cultural orientation of acting as part of an in-group. In other words, the findings suggest that individuals' PCO-COL means individuals' actions are triggered by their need for social approval during the brand loyalty formation process.

Figure 7. 2Cross-Cultural Generalisability of Consumers' Brand Loyalty Formation Processes



7.8 Chapter Summary

This chapter offers theoretical explanations of the findings obtained in Chapter 6. It discusses the results of the hypotheses regarding (a) the effects of personal cultural orientation of individualism on actual self-congruity and ideal self-congruity; (b) the effects of personal cultural orientation of collectivism on social self-congruity and ideal social self-congruity; (c) the effects of four self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity) on customer satisfaction; (d) the effects of customer satisfaction on two brand loyalty types (attitudinal brand loyalty and behavioural brand loyalty); (e) the effects of two personal cultural orientation types (i.e., personal cultural orientation of individualism and collectivism) on two brand loyalty types; and (f) the effects of four self-congruity types on two brand loyalty types.

The results provide evidence for the hypothesised relationships among CS, ABL and BBL. Empirical support was found for the cross-cultural generalisability of the link $CS \rightarrow ABL \rightarrow BBL$. The results of this study indicate that the behavioural aspect of brand loyalty is found as a later stage of the loyalty formation process. For BBL, the results show that ABL is a determinant, but CS is not a direct determinant positively related to BBL. ABL is what directly sparks a consumer's desire to purchase a particular brand again in the future. The results also show that CS was found to have a directly positive effect on ABL, but not directly on BBL. These findings imply that once a customer has a pleasurable level of consumption-related fulfilment towards a brand, the customer will only be motivated to seek psychological disposition towards the same brand (related to ABL) instead of immediately seeking intent of purchase behaviour (related to BBL).

The results provide evidence for the hypothesised relationships between self-congruity and CS. For CS, the results show that ISSC is a cross-cultural generalisability determinant, but that actual self-congruity (ASC), ideal

self-congruity (ISC) and social self-congruity (SSC) are not cross-cultural generalisability determinants. These findings imply that cross-culturally, consumers' CS is driven by their need for social approval (related to ISSC) instead of self-consistency (related to ASC), self-enhancement (related to ISC) and social consistency (related to SSC). Contrary to expectations, the results show that the effects of ASC, ISC and SSC on CS exist with significant differences among the three country respondents.

The results from the United States empirically confirm that CS correlates positively to ASC and ISC. These findings imply that besides social approval, American consumers' CS is also driven by the brands and serves to meet the consumers' need for self-consistency and self-enhancement. The results from China empirically confirm that CS correlates positively to ISC and SSC. These findings imply that besides social approval, Chinese consumers' CS is also driven by the brands and serves to meet the consumers' need for self-enhancement and social consistency. The results from Singapore empirically confirm that CS correlates positively to SSC. The findings imply that besides social approval, Singaporean consumers' CS is also driven by the brands and serves to meet the consumers' need for social consistency.

The results provide evidence for the hypothesised relationships between personal cultural orientation and self-congruity. For ISSC, the results show that an individual's PCO-COL is a cross-cultural generalisability determinant. This result indicates that regardless of participants' socio-cultural environments, an individual's PCO-COL correlates positively to ISSC. This result implies that regardless of participants' socio-cultural environments, consumers' perceptions of the brand user imagery and its congruence with their own ideal social self-concepts (i.e., how the consumers would like others to view them) is a consequence of consumers' personal cultural orientation and is associated with acting as part of an in-group or in-groups, collective achievement, reliance on others and a sense of belonging (PCO-COL). Contrary to expectations, the results show that cross-culturally,

personal cultural orientation of individualism (PCO-IND) does not correlate positively to ASC. For ISC and SSC, the results show the existence of significant differences among the three country respondents. The results from the Singaporean respondents empirically confirm that PCO-IND correlates positively to ISC, but not for the American and Chinese respondents. The results from the Chinese respondents empirically confirm that PCO-COL correlates positively to SSC, but not for the American and Singaporean respondents. These mixed results for ASC, ISC and SSC imply that knowing and understanding cross-cultural generalisability is needed to further investigate the underlying motivations that may drive individuals' personal cultural orientations that are not considered in this research; consideration of potential socio-cultural environment influences is also necessary.

The results provide evidence for the hypothesised relationships between personal cultural orientation and brand loyalty. The results of this study show that cross-culturally, ABL is not directly influenced by individuals' PCO-IND and PCO-COL. These findings imply that, although the internal culturally relevant individual-level attributes (i.e., PCO-COL and PCO-IND) of consumers are important, consumers' attitudinal aspects of loyalty towards brands are not directly influenced by consumers' internal culturally relevant individual-level attributes, regardless of the socio-cultural environment (China, Singapore, or the United States). Indeed, other factors might influence the consumers' attitudinal brand loyalty formation process. These findings suggest that instead of merely directly being driven by individuals' PCO-IND and PCO-COL, investigating the cross-cultural generalisability determinants of ABL requires an examination of other personal cultural orientations that are not considered in this study. Considering other factors like self-congruity and customer satisfaction might influence the process of consumer ABL formation.

Contrary to expectations, the results show that for BBL, significant differences exist among the three country respondents. The results from Singapore empirically confirm that PCO-IND correlates positively to BBL, but not for the American and Chinese respondents. The results from China empirically show that PCO-COL correlates negatively to BBL. However, for Chinese and American respondents, the effects of PCO-COL on BBL are not significant. This finding suggests that further research investigating knowledge of the cross-cultural generalisability direct effects of personal cultural orientation on BBL is needed to examine the underlying personal cultural characteristics that may be covered in this study's research; consideration of potential socio-cultural environment influences is also necessary.

The results provide evidence for the hypothesised relationships between self-congruity and brand loyalty. The results of this study show that cross-culturally, ASC does not directly correlate positively to ABL. The results of this study also indicate that cross-culturally, ISC and ISSC do not directly correlate positively to BBL. In addition, the research findings show that the effects of (a) ASC on BBL, (b) ISC on ABL, (c) SSC on ABL and BBL and (d) ISSC on BBL exist in a significant magnitude of differences among the three countries. Firstly, ASC and BBL were found to significantly and negatively correlate for Singaporean respondents, but not for American and Chinese respondents. Secondly, ISC correlates positively to ABL and only lends support for Chinese respondents, but not for American and Singaporean respondents. Thirdly, SSC correlates positively to ABL and only lends support for Singaporean respondents, but not for American and Chinese respondents. SSC correlates positively to BBL and only lends support for Chinese and Singaporean respondents, but not for American respondents. Fourthly, ISSC correlates positively to ABL and only lends support for Chinese respondents, but not for American and Singaporean respondents. These findings imply that during the consumers' attitudinal and behavioural brand loyalty formation processes, whether the brand is able to serve and meet consumers' different needs (self-consistency,

self-enhancement, social consistency and social approval) does not guarantee or prompt the consumers to evaluate their own brand positively, leading to repurchase. Other factors, such as customer satisfaction or socio-cultural environment (as small as a family and as big as a nation), might be involved and influence consumers' evaluation of their own brand.

The results of this study provide insights that explain consumers' differing brand loyalty behaviours through four independent self-congruity types. Because different findings have been demonstrated in multiple cross-cultural studies of the effects of different types of self-congruity, the findings of this study might explain why numerous prior self-congruity researches suggest the need for future studies in order to explore self-congruity issues in cross-cultural contexts with different populations (e.g. He and Mukherjee 2007; Sung and Choi 2010).

Last but not least, the results of this study identify a generalisable cross-cultural path to consumer brand loyalty. This research determines the cross-cultural generalisability link: personal cultural orientation of collectivism (PCO-COL) → ideal social self-congruity (ISSC) → customer satisfaction (CS) → attitudinal brand loyalty (ABL) → behavioural brand loyalty (BBL). This finding implies that consumers' post-purchase phenomena (i.e., CS, ABL and BBL) are driven by the brands serves to satisfy the consumers' need for social approval (i.e., related to ISSC); this social approval motive-driven is driven by the consumers' own needs to act as a part of in-groups, a strong group identity, a sense of belongingness and collective achievement (i.e., characteristics of PCO-COL).

Chapter Eight: Conclusion

8.1 Introduction

This chapter first provides an overview of the thesis in Section 8.2. Section 8.3 details the theoretical contribution this thesis makes to the extant literature, whilst the managerial implications are presented in Section 8.4. These sections are followed by a discussion of the limitations of the thesis in Section 8.5. Section 8.6 presents future research directions, leading to the conclusion of the chapter (Section 8.7).

8.2 Overview of the Thesis

This research undertakes a theoretical study that investigates a generalisable cross-cultural model for brand loyalty by integrating extant theories in the context of personal cultural orientation (i.e., the personal cultural orientations of individualism and personal cultural orientations of collectivism), self-congruity (i.e., actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity), customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. The countries under examination in this research (the United States, the People's Republic of China, and Singapore) were used to provide sufficient variability in terms of individual-level variables within each country and determine whether or not different countries offered additional variance.

This research comprises eight chapters. The scope of this thesis, the research objectives and questions, as well as expected contributions are discussed in the Introduction (i.e., Chapter One). Chapter Two provides a comprehensive literature review of the constructs used in this thesis: brand loyalty, attitudinal brand loyalty, behavioural brand loyalty, culture, personal cultural orientation, personal cultural orientation of individualism, personal cultural orientation of collectivism, self-congruity, self-concept, brand-user imagery, actual self-congruity, ideal self-congruity, social self-congruity, ideal

social self-congruity, and customer satisfaction. Chapter Three outlines the conceptualisation of 23 hypotheses in this thesis. Chapter Four presents the research design, documenting the development of the survey to collect data from a non-student sample of middle class Generation Y individuals who possess the pertinent nationality and who have always lived in China, Singapore, or the United States. It also explains procedures used to analyse the research data. Chapter Five outlines the results of the preliminary study that was conducted to ensure that the stimulus selected for the main study was cross-nationally comparable. As a result, the stimulus of a product category of computing devices (i.e., a product category comprising smartphones, tablets, laptop computers, desktop computers, etc. that offer computer operating system features) was selected for the main study. In particular, participants were asked whether they had purchased a computing device (smartphone, tablet, laptop, desktop computer, etc. – in short, any device offering computer operating system features) in the past 12 months; they were further asked to name a brand from that computing device product category, in order to answer subsequent questions related to this study's main constructs. The results from the pilot study are also presented in Chapter Five.

Chapter Six presents the research findings in relation to all 23 hypotheses in this thesis. After data cleaning procedures were performed, 541 usable cases (comprising 178 American, 183 Chinese, and 180 Singaporean participants) were analysed in this study. The Statistical Package for the Social Sciences (SPSS, version 20.0) was used to perform the initial data evaluation to ensure data accuracy before the proposed research model was assessed. Analysis of Moment Structure (AMOS, version 20.0) was used to analyse data, specifically for cross-national measurement equivalence assessment, common method variance analysis, measurement model analysis, and full structural equation modelling. Out of the 23 hypotheses, four were fully supported, ten received partial support and nine were not supported. Chapter Seven presents a discussion of the findings of the thesis. Finally, this chapter (Chapter Eight) provides an overview of this

research, presents the key theoretical contributions and managerial implications, mentions the limitations of this thesis and suggests directions for future study.

8.3 Theoretical Contributions

This research contributes to theory in seven important ways, which include:

1. Identifying a generalisable cross-cultural model for brand loyalty: personal cultural orientation of collectivism → ideal social self-congruity → customer satisfaction → attitudinal brand loyalty → behavioural brand loyalty
2. Confirmation that the effect of attitudinal brand loyalty on behavioural brand loyalty has cross-cultural validity,
3. Clarification that customer satisfaction has a positive direct effect on attitudinal brand loyalty, but does not directly affect behavioural brand loyalty in cross-cultural contexts,
4. Extension of the theory of self-congruity through examination of which of the four independent self-congruity types (actual self-congruity, ideal self-congruity, social self-congruity, and ideal social self-congruity) has a positive effect on customer satisfaction,
5. Extension of the self-congruity theory through empirical testing of which of the four independent self-congruity types has a positive direct effect on attitudinal brand loyalty and behavioural brand loyalty,
6. Establishing the effect of an individual's personal cultural orientation on self-congruity,
7. Extension of the theory of personal cultural orientation through examination of which personal cultural orientation type (personal cultural orientation of individualism and personal cultural orientation

of collectivism) has a positive direct effect on attitudinal brand loyalty and behavioural brand loyalty.

These above-mentioned theoretical contributions are discussed in detail in the following sub-sections.

8.3.1 Cross-Cultural Generalisability of the Path to Consumer Brand Loyalty

The recent work of Venaik and Brewer (2015: 85) points out that:

Cross-cultural marketing research is dominated by the “culture of differences” and we overlook the “cultural similarities” around us, even though “Anthropology’s facts attest that the phrase “a common humanity” is in no sense meaningless” (Kroeber and Kluckhohn 1952:178)

Although a tremendous amount of brand loyalty research has focused on investigating cross-national differences or cross-cultural differences in the formation of brand loyalty (Doran 2002; Ha et al. 2009; Malhotra et al. 2012), research investigating the cross-cultural generalisability of brand loyalty has been very limited (Broyles 2009; He et al. 2012; Yoo 2009). This might stem from Venaik and Brewer’s (2015) statement that relatively little is known about cross-cultural generalisability of patterns in cross-cultural marketing research.

A review of literature show that investigating the cross-cultural generalisability of a path to consumer brand loyalty has been very limited (Broyles 2009; He et al. 2012; Yoo 2009). The theoretical contribution of this study lies in identifying the cross-cultural generalisability of a path to

consumer brand loyalty by integrating extant theories to test the complex interactions among and between various antecedents (two personal cultural orientation types, four self-congruity types, and customer satisfaction) on attitudinal brand loyalty and behavioural brand loyalty. Moreover, this research responds to prior research highlighting the needs for examining the cross-cultural generalisability of the effects of satisfaction on loyalty (e.g., Brakus et al. 2009; Gupta and Zeithaml 2006; Kumar et al. 2013), the effects of personal cultural orientation on brand loyalty (e.g., Yoo 2009), and the effects of self-congruity on loyalty (e.g., He and Mukherjee 2007; Parker 2009; Sung and Choi 2010). To the best of the author's knowledge, the integration of extant theories in the context of personal cultural orientation, self-congruity, customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty has not been examined.

The finding of this thesis has identified a cross-culturally generalisable path to consumer brand loyalty: personal cultural orientation of collectivism → ideal social self-congruity → customer satisfaction → attitudinal brand loyalty → behavioural brand loyalty. The findings imply that, despite the existence of socio-cultural environmental differences, during the brand loyalty formation process, brands serve to meet customers' needs and expectations (related to customer satisfaction) for social approval (related to ideal social self-congruity), prompting the consumers to have a psychological attachment and an attitudinal advocacy relationship with the brands, which further leads to repurchase behaviour (related to attitudinal brand loyalty and behavioural brand loyalty); the consumers' social approval is driven by their own individual, culturally relevant attributes of a need to act as a part of an in-group, a sense of belonging, a strong group identity, and valuing collective achievement (related to personal cultural orientation of collectivism).

The findings of this thesis expand the limited understanding of cross-national or cross-cultural differences in the formation of brand loyalty found in previous research, offering an integrated framework to bridge this gap. The

results of this study are the first to empirically confirm that an individual's personal cultural orientation of collectivism has a significant positive effect on behavioural brand loyalty through ideal social self-congruity, customer satisfaction, and attitudinal brand loyalty. This thesis contributes by offering insights that create a foundation for further research into cross-cultural predictive capabilities on the path to international brand loyalty.

8.3.2 Effect of Attitudinal Brand Loyalty on Behavioural Brand Loyalty

A review of literature review shows that little research has closely investigated the underlying difference between attitudinal brand loyalty (ABL) and behavioural brand loyalty (BBL) and the influence they may have on customers' responses to marketing stimuli (Liu-Thompkins and Tam 2013). Prior research has, to a large extent, investigated brand loyalty issues by (a) taking a composite approach to treat attitudinal brand loyalty (ABL) and behavioural brand loyalty (BBL) as sub-dimensions of obtaining customer brand loyalty (Homburg et al. 2009; Srinivasan et al. 2002; Yi and Jeon 2003), or (b) focusing only on testing the effect of attitudinal brand loyalty. Relatively insufficient attention has been paid in recent research to identifying the role behavioural brand loyalty plays in the process of consumer brand loyalty (Dawes et al. 2015).

In line with prior research highlighting the need to provide empirical evidence that explains an in-depth analysis of the relationship between two brand loyalty types (Chaudhuri and Holbrook 2001), this research contributes to this area of theory by conceptualising and empirically providing support for the cross-national predictive validity of the effect of ABL on BBL. The findings of this study reinforce the suggestion of prior research that the behavioural aspect of brand loyalty is a later stage of the loyalty process (Chiou and Droge 2006; Evanschitzky et al. 2006; Iwasaki and Havitz 2004; Liu-Thompkins and Tam 2013; Oliver 1999). The results of this thesis provide an important implication for research on brand loyalty that acknowledges loyalty as being a multi-dimensional construct.

8.3.3 Effects of Customer Satisfaction on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

Notwithstanding that substantial research has found that customer satisfaction (CS) is an important antecedent of brand loyalty (Bolton 1998; Brakus et al. 2009; Giese and Cote 2000; Ha et al. 2009; Kumar et al. 2013), some research has been sceptical of the relationship due to contradictory findings (Griffith 2001; Jones and Sasser 1995; Peterson and Wilson 1992). Kumar et al. (2013) posited that one possible reason for the contradictory findings from prior research is that each study conceptualised loyalty differently (Kumar et al. 2013) and failed to clarify the relationship among CS, ABL, and BBL (Kumar et al. 2013). Additionally, little is known about whether there is generalizability of the effects across cultures (Gupta and Zeithaml 2006; Kumar et al. 2013; Shankar et al. 2003). This study therefore contributes to this area of theory by clarifying these effects.

The results of the current study showed that while CS exerts a significant influence on ABL with cross-national predictive validity, CS exerts no direct influence on BBL. Therefore, this suggests that the current knowledge base, specifically the underlying motivations behind CS as they pertain to BBL, require further examination. Moreover, the results of this study not only reinforce the relationship between CS and ABL, but they also support similar findings by Seiders et al. (2005) that satisfaction has a strong positive effect only on attitudinal aspects of loyalty and not on behavioural aspects of loyalty in a retail environment. This thesis offers empirical insights that create the foundation for further research on the cross-national predictive capability of customer satisfaction on attitudinal aspects and behavioural aspects of loyalty.

8.3.4 Effect of Self-congruity on Customer Satisfaction

Notwithstanding that previous studies have revealed that self-congruity has a positive effect on CS, those studies were limited in their explorations of the

effects of actual self-congruity (ASC) (e.g., Jamal and Goode 2001; Jamal and Al-Marri 2007; Yim et al. 2007) and ideal self-congruity (ISC) (e.g., Ekinci et al. 2008). There is a lack of research examining the effects of social self-congruity (SSC) and ideal social self-congruity (ISSC) on CS (He and Mukherjee 2007). Additionally, to the best of the author's knowledge, the link between four independent self-congruity types and customer satisfaction in one study – within branding contexts – has not been examined.

The theoretical contribution this research makes lies in its being the first to provide empirical evidence that the greater the ISSC with a brand is, the greater the satisfaction with the brand in cross-cultural contexts will be. This finding highlights the importance of testing the impact of ISSC on CS and suggests that future research should consider the impact in cross-cultural contexts. Moreover, with regard to the other three self-congruity types (i.e., ASC, ISC, and SSC), divergent results are found among the three country samples in this study. The findings show that (a) ASC is a determinant of customer satisfaction among American participants, but not among Chinese and Singaporean participants, (b) ISC is a determinant of customer satisfaction among American and Chinese participants, but not among Singaporean participants, and (c) SSC is a determinant of customer satisfaction among Chinese and Singaporean participants, but not among American participants.

The divergent results among the three country samples offer a potential explanation for why prior research findings contradict results on the predictive power of ASC and ISC; they might stem from cross-national differences. For example, while Jamal and Goode (2001) confirmed the direct link between ASC and CS in the Qatar context, Ekinci et al. (2008) examined two self-congruity types (i.e., ASC and ISC) in the UK context and only found support for the positive effects of ISC on CS, but not support for the positive effects of ASC on CS. Since self-congruity is guided by a buyer's self-concept (Aguirre-Rodriguez 2012; Liu et al. 2012; Sirgy 1982; Sirgy et al.

1997), the divergent results between the three country samples may be influenced by other factors such as the effects of socio-cultural environments on individuals' self-concepts (e.g., Matsomoto and Juang 2013; Smith et al. 2013). Given that self-congruity is still in its infant stage in the branding domain (Liu et al. 2012), this thesis offers empirical insights that create the foundation for further studies on the cross-cultural effects or cross-national effects of four self-congruity types (ASC,ISC,SSC, ISSC) on CS.

8.3.5 Effects of Self-congruity on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

Prior research on self-congruity has focused primarily on investigating ASC and brand loyalty (i.e., containing both attitudinal and behavioural aspects) (Liu et al. 2012), or investigating the effects of self-congruity (integrating the concepts of ASC and ISC) on brand loyalty (i.e., containing both attitudinal and behavioural aspects) (Kressmann et al. 2006). The predictive powers of social self-congruity and ideal social self-congruity on ABL and BBL have been neglected.

Building on previous work, the current study's theoretical contribution lies in its being the first to test which of the four independent self-congruity types have a positive direct effect on ABL and BBL in cross-cultural contexts. The findings of this thesis refine and extend the knowledge on the effect of self-congruity on brand loyalty. This thesis refines self-congruity theory by providing empirical evidence that, cross-nationally, (a) ASC does not lend support to a direct positive effect on ABL and BBL , and (c) ISC does not lend support to a direct positive effect on BBL. Although the work of Liu et al. (2012) shows a positive direct effect of ASC on brand loyalty, the study found that a positive effect might be because brand loyalty is treated as an integral construct (i.e., containing both attitudinal and behavioural aspects) instead of being conceptualised as a two-dimensional construct of ABL and BBL. Although the work of Kressmann et al. (2006) shows a positive direct effect of self-congruity on brand loyalty, ASC and ISC are treated as integral concepts of self-congruity, and brand loyalty is also treated as an integral

concept (containing both attitudinal and behavioural aspects). The findings of this study shed new light on the predictive effects of ASC and ISC on ABL and BBL.

Moreover, the divergent results found among the three country samples show that (a) ISC has a direct positive effect on ABL among Chinese participants, but not among American and Singaporean participants, (b) SSC has a direct positive effect on ABL among Singaporean participants, but not among American and Chinese participants, (c) SSC has a direct positive effect on BBL among Chinese and Singaporean participants, but not among American participants, and (d) ISSC has a direct positive effect on ABL among Chinese participants, but not among American and Singaporean participants. These findings suggest that (a) beyond Chinese samples, ISC has a direct positive effect on ABL that needs to be investigated further, (b) beyond Singaporean samples, SSC has a direct positive effect on ABL, (c) beyond Chinese and Singaporean samples, SSC has a direct positive effect on BBL that needs to be investigated further, and (d) beyond Chinese samples, ideal social self-congruity has a direct positive effect on ABL that needs to be investigated further.

Considering that self-congruity is still in its infant stage in the branding domain (Kressmann et al. 2006; Liu et al. 2012) and the direct relationship between self-congruity and brand loyalty has been initially explored by Kressmann et al. (2006), this thesis contributes insights that set the foundation for further studies on the cross-national predictive capability of the effect of four independent self-congruity types on the two brand loyalty types.

8.3.6 Effect of Personal Cultural Orientation on Self-congruity

This thesis makes a contribution to theory development by conceptualising the relationships between two personal cultural orientation types (personal cultural orientation of individualism and collectivism) and four self-congruity

types. According to He and Mukherjee (2009: 455), “Cross-cultural applications and validation of self-congruity have been poorly researched.” Future research should aim to expand the knowledge about self-congruity not only by investigating the effects of consumers’ cultural characteristics, i.e. personal cultural orientation on self-congruity (He and Mukherjee 2007), but also by investigating the effects of consumers’ socio-cultural environments on self-congruity (e.g. Jamal and Goode 2001; Liu et al. 2012; Sung and Choi 2010). To the best of the author’s knowledge, this is the first study to investigate knowledge of the cross-cultural predictive validity of the effects of consumers’ own personal cultural orientation on four self-congruity types.

The current study’s theoretical contribution lies in being the first study to confirm the influence of an individual’s personal cultural orientation of collectivism (PCO-COL) on ISSC. In other words, buyers’ ISSC is driven by their own PCO-COL , and the influence has cross-cultural validity. The study’s results provide empirical evidence that responds to prior research suggestions, and highlights the importance of consumers’ own PCO-COL in shaping their ISSC in cross-cultural contexts.

Moreover, the divergent results confirmed that (a) the personal cultural orientation of individualism (PCO-IND) has a significant negative effect on ASC among American and Singaporean participants, but no significant effect among Chinese participants, (b) PCO-IND has a significant positive effect on ISC among Singaporean participants, but has a significant negative effect among Chinese participants, and no significant effect among American participants, and (c) PCO-COL has a significant positive effect on SSC among Chinese participants, but not a significant effect among American and Singaporean participants. The divergent results found among the three country samples suggest that an interactional relationship exists varying in regard to cross-cultural differences and requiring further examination.

Since self-congruity is guided by a buyer's self-concept (Aguirre-Rodriguez 2012; Liu et al. 2012; Sirgy 1982; Sirgy et al. 1997), the divergent results between the three country samples are likely to be influenced by other factors such as the socio-cultural environment that has been found with an individual's self-concept (Matsumoto and Juang 2013; Smith et al. 2013). Given that self-congruity is still in its infant stage in the marketing domain (Riefler et al. 2012), this study is the first to conceptualise and empirically test the complex interactions between personal cultural orientation types and self-congruity. The findings of this study offers empirical insights that create the foundation for further research on the cross-cultural predictive capabilities of the effect of an individual's personal cultural orientation on the different self-congruity types in branding contexts.

8.3.7 Effects of Personal Cultural Orientation on Attitudinal Brand Loyalty and Behavioural Brand Loyalty

Unlike Lam (2007) and Yoo (2009) who examined individualism-collectivism at the individual-cultural level but treated the concepts as opposing forces on a single spectrum, this thesis is in line with prior research suggestions (e.g., McCarty and Shrum 2001; Sharma 2010) that when individualism and collectivism are considered *at the individual level*, they represent two distinct constructs (which are called the personal cultural orientation of individualism and the personal cultural orientation of collectivism in this study). Individualism and collectivism be treated as opposing forces on a single spectrum only when a study focuses on individualism and collectivism *at the national level* (McCarty and Shrum 2001) (please see Section 2.2.3 for the detailed discussion). This thesis's theoretical contribution lies in being the first to investigate if both the personal cultural orientation of individualism (PCO-IND) and the personal cultural orientation of collectivism (PCO-COL) have direct positive effects on ABL and BBL with cross-national predictive validity.

The divergent results found among the three country samples confirm that (a) PCO-IND has a significant direct positive effect on BBL among

Singaporean participants, but not a significant effect among American and Chinese participants and (b) PCO-COL has a significant direct negative effect on BBL among Chinese participants, but not a significant effect among American and Singaporean participants. These divergent results among the three country samples suggest that besides PCO-IND and PCO-COL, other factors are likely to impact the tested relationships. Moreover, the results of this study showed that PCO-IND and PCO-COL had no direct effects on ABL in cross-cultural contexts. Therefore, this thesis makes a theoretical contribution by being the first to reject the cross-cultural direct effects of PCO-IND and PCO-COL on ABL, and suggests that other factors are likely to influence the tested relationships.

Given that the empirical research on PCO-IND and PCO-COL as direct determinants of ABL and BBL is still in its infant stage, this thesis offers empirical insights that create the foundation for further studies on the cross-cultural predictive capabilities of the direct influences of two personal cultural orientation types (PCO-IND and PCO-COL) on two brand loyalty types (ABL and BBL).

8.4 Managerial Implications

The practical implications of the results of this research are twofold. First, the insight obtained from this thesis provides an answer for practitioners specifically interested in how to drive consumers' repeated purchasing behaviour in the global market. This question is timely because, driven by changes of mass transportation and communication (e.g. social media and instant messaging apps.), even though practitioners do not always operate globally, they may still occasionally need to deal with international consumers individually. This question is significant for practitioners because consumers' repeated purchase behaviours (i.e. behavioural brand loyalty) "directly translate to sales revenue" (Dawes et al. 2015:426).

Second, practitioners can use the insights provided by this study to fine tune strategies to use cultural matching (target consumers' personal cultural orientation and their socio-cultural environments) to resonate with target consumers in divergent consumer markets or to target consumers who have always lived in a specific society such as China, the US, or Singapore. This knowledge is timely and significant because practitioners who fail to understand how cross-cultural consumers form their brand loyalty may forfeit a competitive edge (Ackerman and Tellis 2001; He and Mukherjee 2007; Kastanakis and Balabanis 2012, 2014; Yoo 2009) since this directly translates to sales revenues. These insights and corresponding tactics are discussed in details as described below.

8.4.1. The Managerial Implications of this Research: International Brand Loyalty

The results of this study make an important contribution to practitioners who want to know how a brand might generate international brand loyalty. For practitioners attempting to target international consumers in multiple cultural contexts and wishing to capitalise on international brand loyalty, the insight obtained from this thesis helps identify which marketing strategy generalisation would be most appropriate. Specifically, it is recommended that practitioners first identify how consumers would like others to view them (i.e. the consumers' ideal social self-concept). In order to prompt the consumer to evaluate the practitioner's brand, and develop an attitudinal preference and commitment leading to further repeated purchasing of the brand, practitioners should firstly identify the target consumers' ideal social self-concept. Accordingly, practitioners should imbue their brands with a strong stereotypical image of the generalised user (Liu et al. 2012; Parker 2009) to match the target consumers' ideal social self-concept. The ideal social self-concept is social approval motive-driven, which makes consumers seek brands that are congruent with their own ideal social facets. Their aim is to enhance their ideal social image to achieve social acknowledgement/acceptance (Aguirre-Rodriguez et al. 2012). Whether or not the brand can serve to satisfy consumers' needs for social approval, to

enhance their ideal social self-concept, determines whether or not the practitioners can prompt the consumer to evaluate the brand favourably leading to repurchase. Subsequently, after identifying how consumers would like others to view them, based on the results of this, it is recommended that practitioners should align their brands with consumers' personal cultural orientations to evoke a sense of belongingness, being part of an in-group(s), and having a strong group identity.

Practitioners wishing to capitalise on the abovementioned insights into the global consumer market can invest their marketing efforts in (a) loyalty enhancing schemes (e.g. loyalty reward programmes). Practitioners can use loyalty enhancing schemes to reward the word-of-mouth behaviour of existing customers (He and Mukherjee 2007; Meyer-Waarden 2008). (b) using mass media (e.g. magazines and television), social media (e.g. Facebook or Twitter) or instant messaging apps (e.g. Whatsapp or WeChat), using the practitioners' own employees to promote the brand's ability to serve consumers' needs and enhancing how consumers would like others to view them. For example, practitioners can use celebrities to endorse the brands to provide social status (Wong and Ahuvia 1998) – this status is derived from, and linked to, popularity (the suggestion is that most high status people would buy this product) (Kastanakis and Balabanis 2012, 2014). (c) Building strong relationships with customers through organising customer clubs (Ang and Buttle 2006), social media, or instant messaging apps to evoke in consumers the sense of group-belongingness. Moreover, practitioners should build strong relationships with opinion leaders, especially through these leaders' word-of-mouth and peer effects (He and Mukherjee 2007) to influence consumers.

After employing the abovementioned tactics, practitioners should invest in creating a strategy to enhance customers' cumulative post-purchase evaluation by proving that a brand has the ability to meet consumers' needs and expectations (i.e. satisfaction). Although improving customer satisfaction

is not a new idea, what this study suggests is that (a) merely imbuing brands with personal cultural orientation or (b) imbuing brands with a strong stereotypical image of the generalised user, to match how consumers would like others to view them, are not sufficient to lead to consumers' repeat purchase behaviour (i.e. behavioural brand loyalty). Consumers may experience satisfaction with a brand but this does not guarantee repeat patronage. Practitioners must subsequently encourage satisfied consumers to form attitudinal preferences and commitment in terms of some unique value associated with the brand (i.e. attitudinal brand loyalty) before it leads to repurchase. Practitioners should further create a comprehensive strategy by investing in multifaceted relationship-building events and activities to make consumers develop psychological attachments and attitudinal advocacy.

For example, practitioners can firstly identify which events can trigger in customers a sense of group belonging and serve consumers' needs for social approval. Accordingly, practitioners can achieve brand loyalty through sponsorship (Mazodier and Merunka 2012) due to consumers' ideal social self-congruity evoked by a sense of acting as part of an in-group(s) within that event. Another appropriate method is to provide rewards or point collecting schemes in the form of gift cards/apps to make consumers form psychological attachments. Once satisfied customers have developed attitudinal loyalty towards the brand, their repeat purchase behaviour can then be driven. Practitioners can establish a comprehensive strategy to increase repeat business by reducing barriers to repurchase through increased convenience such as continuously seeking to improve locational, multichannel and product return convenience (Voss et al. 2010). These tactics should help practitioners to meet their target to increase consumer interest in purchasing the particular brand again over time.

8.4.2. The managerial Implications of this Research: Understanding Your Target Customer

For practitioners seeking success in brand management in today's various dynamic consumer markets, it is suggested that they fine tune their strategies by using cultural matching (target consumers' personal cultural orientations and their local socio-cultural environments) between brands and consumers to resonate with target consumers (Shavitt et al. 2006; Shavitt et al. 2008). It is recommended that practitioners should firstly understand their target customers' personal cultural orientation and the potential influences from the culture of their society (i.e. as small as family, as large as nation). This knowledge is important because consumers "starting at birth...are highly motivated to seize meaning and resources out of a socio-cultural environment that has been arranged to provide them with meanings and resources to seize and use" (Shweder 1991:74). Despite the fact that consumers learn specific behaviours and patterns of activity that are appropriate/inappropriate for their socio-cultural environments, they individually will adopt, reject or refine those socio-cultural influences so that the consumers' self-relevance varies in different contexts (Matsumoto and Juang 2013; Smith et al. 2013).

After understanding the target consumers' cultural orientation and potential socio-cultural influences, it is suggested that practitioners determine the strategies that can evoke in target customers the sense that the brands can benefit consumers in terms of their being divergent self-motive driven (self-consistency, self-enhancement, social consistency or social approval). This is important for practitioners because it shows that brand management strategies can be implemented if carried out selectively. Based on the findings of this study, it is suggested that practitioners design their brand management strategies to match their targeted customers' self-concepts and motives. Once customers have perceived that brands serve to satisfy their needs, it is likely that they would repeat purchase when they already have attitudinal advocacy and preference towards the brands.

To illustrate, based on the findings of this study, it is suggested that practitioners interested in Chinese customers should design their brand management strategies to match the social self-concepts and ideal social self-concepts of those customers (i.e. social consistency motive-driven and social approval motive-driven). The reasons why the self-concept motives of *social consistency* and *social approval* are especially important for Chinese consumers (more so than for Singaporean and American consumers) might be twofold. First, individually, consumer need for social consistency and social approval is driven by their personal cultural orientation of collectivism that is associated with acting as part of an in-group, a sense of belonging, a strong group identity, maintaining harmony with relevant others, and valuing collective achievement (Sharma 2010; Yoo 2009). Second is the influence from Chinese social-cultural environments. According to Yang and Stening (2013:420) “no country has experienced greater social upheaval and political turbulence in the past 100 years than China.” China has seen a rapid transition from its traditional values, shaped by Taoist, Buddhist and Confucian philosophies, to Chinese socialism under Mao, to Chinese capitalism under Deng (Shambaugh and Vogel 2012; Yang and Stening 2013). While it has been a country in rapid transition, Chinese culture mandates social harmony and meeting others’ expectations to achieve group balance (Yang and Stening 2013). “Chinese represent the consumers in a conforming society” where individuals in the society are socially oriented and need to be responsive to social cues (Hu and Jasper 2007:223).

Practitioners wishing to capitalise on the abovementioned insights and interests in brand loyalty among Chinese customers should not only understand their personal cultural orientation but also understand the potential influences from the culture of their society (i.e. as small as family, as large as nation). It is recommended that practitioners need to imbue brands with personal cultural orientation of collectivism (associated with acting in groups, a sense of belonging, a strong group identity, maintain harmony with relevant others) to evoke the sense that the brand can satisfy

Chinese consumers' needs to maintain and enhance their social acknowledgement. Once customers perceive that brands serve to satisfy their needs for social consistency and social approval, it is likely that consumers would repeat purchase when they already have attitudinal advocacy and preference towards the brands.

For example, practitioners would like to build, maintain or increase Chinese consumers' repeat purchase behaviour. One approach involves the Chinese New Year; practitioners can use the form of *cyber red envelopes* on WeChat (i.e. a Smartphone text and voice messaging communication service app) to provide money rewards for the word-of-mouth behaviour of existing Chinese customers and further allow them to share those rewards with their friends and relatives. By doing this, practitioners can drive consumers' repeat purchase behaviour through satisfied customers' attitudinal preferences and psychological attachment in terms of the unique value that brands provide. This strategy is based on the consideration of the Chinese socio-cultural environment in that (1) traditionally Chinese people give red envelopes filled with money to each other as a Chinese New Year gift to send good luck, and (2) about 700 million Chinese people use Smartphones today (RetailWeek 2015).

The results of this study also carry implications for practitioners targeting American and Singaporean consumers. It is recommended that practitioners who want to enhance or build American consumers' post-purchase phenomena should invest their resources in increasing their branding strategies by making the brands able to serve American consumers' need for self-consistency, self-enhancement and social approval. To enhance Singaporean consumers' post-purchase phenomena, practitioners should invest their resources in increasing their branding strategies by making their brands able to serve Singaporean consumers' needs for social-consistency and social-approval.

The insights obtained from this thesis enable practitioners to communicate with target consumers through targeted messages. These match the divergent self-concepts that affect consumers' customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. It also enables them to select the appropriate marketing strategies to reach consumers from the perspective of their personal cultural orientation (Yang et al. 2005; Yoo 2009) and the socio-cultural environment (Brexendorf et al. 2010; Gounaris and Stathakopoulos 2004).

8.5 Limitations and Direction of Future Research

Although extensive effort and consideration were invested in this thesis, a number of limitations require acknowledgement which are relevant for future research, as detailed below.

The first limitation of this study is the generalisability related to the sample of individuals and countries. Considering the research purpose of this study, a matched sample was chosen: middle-class (i.e. reported a total annual personal income of SGD 48,000-84,000 in Singapore, USD 39,000-118,000 in the United States or RMB 10,000–60,000 in mainland China); Generation Y-aged individuals (i.e. born between 1977 and 1994) and consumers of the pertinent nationality who have always lived in the United States, the People's Republic of China or Singapore. Although the use of the matched samples helped the study control for the potential effect of extraneous variables (and therefore increased the internal validity of the research) (McGrath and Brinberg 1983), it may limit the scope of the claims made in this research regarding that particular population. It remains unknown whether studies using samples with different characteristics would yield similar results.

This study encourages future researchers to examine the robustness of the findings of this research by using a diversified population. For example, contrary to the findings of Yoo (2009), the results of this study show that

there is no direct cross-cultural effect of the personal cultural orientation of collectivism (PCO-COL) on attitudinal brand loyalty. In the discussion chapter it was suggested that this finding, which was unexpectedly contradictory to Yoo's (2009) might be explained by Yoo (2009) having used samples from university/college students who may value the need for harmony, friendship and co-operation (Rybak and McAndrew 2006) more than others. It is possible that, for students, their psychological attachment and an attitudinal advocacy relationship towards a brand depend on meeting their needs for friendship, co-operation and harmony because they are prone to suffer peer pressure. However, for middle-class individuals, although meeting their needs of friendship, co-operation and harmony is important, it does not necessarily lead directly to their attitudinal preference and commitment toward a brand. Middle class individuals may be more sensitive to the benefit/cost ratio and therefore some other factors might combine to influence their attitudinal brand loyalty formation process, such as ideal social self-congruity and customer satisfaction. This explains why the findings of this thesis indicate the effects of PCO-COL on attitudinal brand loyalty through ideal self-congruity and customer satisfaction. Since knowledge about the effects of consumers' personal cultural orientations towards brand loyalty is limited and in its infancy (Yoo 2009), this study encourages further work to investigate which findings from this thesis may be different in relation to other demographic characteristics (e.g. student, upper-class or unemployed individuals) to explore more deeply the applicability of the cross-cultural generalisability of the path to consumer brand loyalty.

Similarly, although Generation Y individuals have been found to display similar behaviours and purchasing habits across cultures (Durvasula and Lysonski 2008; Kjeldgaard and Askegaard 2006; Kumar and Lim 2008; Stanat, 2006; Zhang 2010) and have been characterised as being more global than other generations, such as Baby Boomers (born 1946-1964) or Generation X-aged individuals (born 1965-1976) (Gardiner et al. 2013; Heaney 2007; Stevens et al. 2005), it remains unknown whether Baby Boomers or Generation X-aged individuals would yield similar results as this

study. Research could further examine, compare and contrast the findings reported here to determine the degree to which they can be extended.

In a similar vein, a further limitation is that this study only recruited respondents of the pertinent nationality who have always lived in the United States, the People's Republic of China or Singapore. Researchers could further examine the findings of this study using a more diversified range of individuals from different socio-cultural environments. For example, the findings of this study, which indicate that the predictive capabilities of an individual's personal cultural orientation of individualism (PCO-IND) have a direct positive effect on ideal self-congruity (ISC) (H_2), were only supported by samples from Singapore. Surprisingly, the effects of PCO-IND on ISC were not significant for samples from the US, and the effects of PCO-IND on ISC were negative. The results from the three country samples indicate that the effects of PCO-IND on ISC represent significant differences. In the discussion chapter it is suggested that this effect might be explained by the influence of individuals' socio-cultural environments. Given that people from birth learn the difference between the specific activity and behaviour patterns that are appropriate/inappropriate for their socio-cultural environment (Matsumoto and Juang 2013; Shweder 1991), their socio-cultural environment can influence not only their perceptions of the self, but also their needs and wants (Chen and Li 2005; Healey et al. 2004; Venkatesh 1995; Smith et al. 2013). Since knowledge about the effects of consumers' personal cultural orientations towards self-congruity is in its infancy, this study, therefore, encourages further work to investigate which findings of this study are robust and explore the differences in relation to other socio-cultural environment influences, in order to investigate further the applicability of the cross-cultural generalisability of the path to consumer brand loyalty.

The second limitation of this study is the generalisability related to the object of focus (i.e. a product category of computing devices - such as smartphones, tablets, laptop computers and desktop computers etc. which

include computer operating system features). A computing device (e.g. smartphone) is a value-expressive product that serves a symbolic function (Arbore et al., 2014; Petruzzellis, 2010) as it helps consumers express themselves and is subject to the social and psychological interpretations of buyers (Branaghan and Hildebrand, 2011; Helgeson and Supphellen, 2004; Jie et al., 2012; Sirgy et al., 2008). This thesis used a preliminary study to select the stimulus that was perceived as similar in terms of the brand familiarity and purchase experience across three sampling countries (details in Chapter 5). However, it may limit the scope of this research's claims to that particular stimulus. Researchers could further examine the robustness of the results of this study using utilitarian products that are consumed for their functional aspects, as this would provide a useful comparison against the results obtained in this research.

Additionally, Parker (2009:181) has argued that self-congruity "may be a more important congruity driver for public brands" than for privately consumed brands. Although Parker (2009) did not explain the theory behind this claim and did not give proof that their stimuli are actually different in terms of their public consumption (consumption in the presence of others) vs. private consumption (others not present during its use). Future researchers who want to extend the framework of this study could consider exploring the possible moderators in terms of whether public or private consumption has a moderating influence on the cross-cultural generalisability concerning the process of consumer brand loyalty. In this study, the selected stimulus (i.e. computing devices) is a product category that can involve public and private consumption. Further research could use two stimuli from each consumption type (public vs. private consumption) as a moderator of the relationships between self-congruity and customer satisfaction; self-congruity and attitudinal brand loyalty; self-congruity and behavioural brand loyalty; or personal cultural orientation of self-congruity and customer satisfaction. Such research would provide a useful comparison with the results obtained in this study.

The third limitation of this study is its emphasis on quantitative methods. As discussed in the methodology chapter, all the scales used in this research have been validated in their original studies, and a theory already exists on the phenomena of interest. It was deemed appropriate to include them directly in the research instrument. Additionally, qualitative research is criticised for lacking generalisability and for being full of opportunities for bias (Bryman and Bell, 2011; Saunders et al., 2012). Since the research objective is to determine the cross-cultural generalisability of a path to consumer brand loyalty, the quantitative approach was deemed appropriate. However, a follow-up qualitative research phase would allow for the exploration of this study's findings in more depth and could enrich the interpretation (Saunders et al., 2012). Future studies may benefit from conducting a qualitative follow-up phase to explore the unexpected/inconsistent quantitative results.

The fourth limitation of this study is that it adopted four self-congruity measurements from Sirgy and Johar (1999) to ask participants to respond to scenarios related to all four different self-congruity types (i.e., actual self-congruity, ideal self-congruity, social self-congruity and ideal social self-congruity). Although it was important to measure all four self-congruity types, which may result in respondent fatigue, precautions were taken in the questionnaire design by placing questions to other measures (i.e., happiness) to serve as a pause. Additionally, in the questionnaire a "Take a break" option was included. However, participant fatigue may still have had an impact on the results of this study when participants had to conceptualise and reply to questions pertaining to the scenarios related to all four self-congruity types. Future research might randomise the questions on the four self-congruity types or use a questionnaire administered by a person who can make breaks between each scenario about the four self-congruity types. Such research may, therefore, reduce potential bias due to respondent fatigue.

Fifth, since all of the constructs in this thesis were measured at one point in time, they were therefore essentially measured from a static perspective. As Picon et al. (2014) have suggested, it may be worthwhile to investigate consumer satisfaction and loyalty over time in order to be able to take into account the dynamics in attitudinal patterns and consumer behaviour. This study, therefore, encourages further work to further investigate customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty over time, and their effects on the relationships examined here.

Finally, a limitation of this study is that it recruited participants from an online consumer panel company (the AIP Corporation). This sampling method may lead to bias since the participants selected themselves to participate in the study. A self-selected sample may not necessarily represent the population of interest and may introduce bias into this study, especially as panel members were rewarded for their participation in this study. For this reason, future research would benefit from collecting data directly from social media (e.g. Facebook or Weibo) or even developing an application that could entice participants to download and use it. Utilising this method would provide a useful comparison with the results obtained in this study.

8.6 Conclusion

The primary objective of this study is to determine the cross-cultural generalisability of the path to consumer brand loyalty. This thesis investigates a generalisable cross-cultural model for brand loyalty by integrating extant theories in the context of personal cultural orientation (i.e., the personal cultural orientation of individualism and of collectivism), self-congruity (i.e., actual self-congruity, ideal self-congruity, social self-congruity or ideal social self-congruity), customer satisfaction, attitudinal brand loyalty and behavioural brand loyalty. This thesis has provided empirical evidence to explain how an individual's personal cultural orientation influences consumer behavioural brand loyalty through self-congruity, customer satisfaction and attitudinal brand loyalty. Ideal social self-congruity was found to affect the

path to international brand loyalty, since it is driven by consumers' personal cultural orientation of collectivism. This thesis offers empirical insights that create the foundations for further research into the cross-cultural predictive capabilities on the path to brand loyalty by studying the perspectives of individual consumers and the determinants engaged in brand loyalty development. The findings of this thesis offer exciting avenues for academic research, such as considering the influence of other individual-level, culturally relevant variables on brand loyalty through various self-congruity types and satisfaction, or accounting for the potential interaction effects between brand loyalty and its determinants. This study advances the present understanding of international brand loyalty by contributing towards its cross-cultural generalisability. Practitioners can use the findings from this study to create more effective marketing strategies, building better brand loyalty and consequently obtaining superior business performance.

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Appendix 1. Questionnaire of preliminary study for American participants

Introduction

AIP online survey company is collecting research data on my behalf. I am a student, Jo-Ting Huang, pursuing a PhD at the University of Bradford, United Kingdom. This questionnaire is part of my doctoral dissertation, which is a cross-cultural study of brand loyalty.

I would like to thank you for volunteering to participate in this independent research study, which will take approximately five minutes.

Your participation is fully voluntary, and you may stop answering questions or choose to not answer the questionnaire at any time. Ethics approval was given for this study by the Humanities, Social, and Health Sciences Research Ethics Panel at the University of Bradford on 22 November 2012. The names of research participants will be strictly confidential, and though the results of this study may be published, all study participants will remain anonymous.

Thank you very much again for your time and help.

Sincerely,

Jo-Ting Huang
PhD Candidate
University of Bradford

Section 1: Please mark answer for each of the following questions:

Q1. What is your gender? [1] Female [2] Male

Q2. In what year were you born?

[0] Before 1977 [1] 1977-1978 [2] 1979-1981 [3] 1982-1984

[4] 1985-1987 [5] 1988-1990 [6] 1991-1994 [7] 1995 or after

Q3. Citizenship

[1] The USA [2] Other (please specify) _____

Q4. Which country have you always lived in:

[1] The USA [2] Other (please specify) _____

Q5. What was your approximate total annual personal income last year?

- [1] Less than USD \$40,000
- [2] USD \$40,000 to USD \$49,999
- [3] USD \$50,000 to USD \$59,999
- [4] USD \$60,000 to USD \$69,999
- [5] USD \$70,000 to USD \$79, 999
- [6] USD \$80,000 to USD \$89, 999
- [7] USD \$90,000 to USD \$99, 999
- [8] USD \$100,000 to USD \$109, 999
- [9] USD \$110,000 to USD \$119,999
- [10] USD \$120,000 or more

Section 2: The main purpose of the present study is to explore issues related to brand loyalty, customer satisfaction and self-congruity (the match between self-concept and brand user-imagery). Please answer the following questions on your past purchase experience.

Q6. Have you bought at least two products from these eight categories:
clothing, mobile phone, computer, athletic shoes, watch, fragrance, jewelry and car?

[1] Yes (If you answered 'Yes' to Q7, please move to Q8).

[2] No (If you answered 'No' to Q7, then answering the following question is not required. Thank you for your help).

Q7. Based on your shopping experiences, please choose at least **two** product categories that you think you have brand loyalty with and provide the name of the brand(s).

Ex. *Click* [2] Mobile phone (Please specify the name of the brand)___ *Apple*___

and

Click [8] Car (Please specify the name of the brand)___ *Lexus*_____

Category [1] Clothing (Please specify the name of the brand)_____

[2] Mobile phone (Please specify the name of the brand)_____

[3] Computer (Please specify the name of the brand)_____

[4] Athletic shoes (Please specify the name of the brand)_____

[5] Watch (Please specify the name of the brand)_____

[6] Fragrance (Please specify the name of the brand)_____

[7] Jewellery (Please specify the name of the brand)_____

[8] Car (Please specify the name of the brand)_____

Appendix 2. Questionnaire of preliminary study for Chinese participants

簡介

您好，我（黃若婷）委任 AIP 蒐集此問卷的研究資料。

我目前在英國布拉德福德大學修讀博士學位。此問卷是關於國際品牌忠誠度的研究。首先，非常感謝您願意幫忙填寫此問卷。完成此問卷調查大約需時 25 分鐘。

此問卷已在 2012 年 11 月 22 日通過布拉德福德大學的人文社會學院研究道德部門審核通過。所有受訪者姓名將受到嚴格保密。雖然本次研究結果可能會發表，但所有受訪者的姓名將不會披露。再次感謝您寶貴的時間與協助。

此致

黃若婷 謹啟

博士研究生

布拉德福德大學（英國）

第一階段：請点击下列正確的選項：

問題一：性別

[1] 女性 [2] 男性

問題二：請問您出生的年份

[0] 1977 之前 [1] 1977-1978 [2] 1979-1981 [3] 1982-1984

[4] 1985-1987

[5] 1988-1990 [5] 1991-1994 [7] 1995 或之後

問題三：國籍

[1] 中國 [2] 其他（請注名）_____

問題四：請問您大部份的時間定居在哪個國家：

[1] 中國 [2] 其他（請注名）_____

问题五： 请问您去年的年收入大约是：

- [1] 少於人民幣 \$ 10,000
- [2] 介於人民幣 \$10,000 至 \$14,999 之間
- [3] 介於人民幣 \$15,000 至 \$19,999 之間
- [4] 介於人民幣 \$20,000 至 \$24,999 之間
- [5] 介於人民幣 \$25,000 至 \$29,999 之間
- [6] 介於人民幣 \$30,000 至 \$34,999 之間
- [7] 介於人民幣 \$35,000 至 \$39,999 之間
- [8] 介於人民幣 \$40,000 至 \$44,999 之間
- [9] 介於人民幣 \$45,000 至 \$49,999 之間
- [10] 介於人民幣 \$50,000 至 \$54,999 之間
- [11] 介於人民幣 \$55,000 至 \$59,999 之間
- [12] 多於人民幣 \$60,000

第二阶段： 此问卷是关于国际品牌忠诚度的研究。接下来请您回答有关于您个人购买经验的问题。

问题六： 是否曾经购买过以下列出的八类商品中兩类以上（包含）的商品：
衣服、手機（行動電話）、 电脑、汽車、 运动鞋、手錶、珠寶、 香水？

- [1] 是 （如果您回答『是』， 请跳至问题六。）
- [2] 否 （如果您回答『否』， 以下问题则不需回答。感谢您的协助。）

问题七：请根据您的购买经验，从八类商品中（衣服、手機（行動電話）、 电脑、汽車、 运动鞋、手錶、珠寶、 香水）列出至少两项您認為您拥有品牌忠诚度的商品及提供拥有品牌忠诚度的商品的名称

举例说明：

点击 [2] 手機 (请注明商品的名称) Apple (苹果)

及

点击 [8] 汽車 (请注明商品的名称) Lexus (雷克萨斯汽车)

[1] 衣服 (请注明商品的名称) _____

[2] 手機 (请注明商品的名称) _____

[3] 电脑 (请注明商品的名称) _____

[4] 运动鞋 (请注明商品的名称) _____

[5] 手錶 (请注明商品的名称) _____

[6] 香水 (请注明商品的名称) _____

[7] 珠寶 (请注明商品的名称) _____

[8] 汽車 (请注明商品的名称) _____

Appendix 3. Questionnaire of preliminary study for Singaporean participants

Introduction

AIP online survey company is collecting research data on my behalf. I am a student, Jo-Ting Huang, pursuing a PhD at the University of Bradford, United Kingdom. This questionnaire is part of my doctoral dissertation, which is a cross-cultural study of brand loyalty.

I would like to thank you for volunteering to participate in this independent research study, which will take approximately five minutes.

Your participation is fully voluntary, and you may stop answering questions or choose to not answer the questionnaire at any time. Ethics approval was given for this study by the Humanities, Social, and Health Sciences Research Ethics Panel at the University of Bradford on 22 November 2012. The names of research participants will be strictly confidential, and though the results of this study may be published, all study participants will remain anonymous.

Thank you very much again for your time and help.

Sincerely,

Jo-Ting Huang
PhD Candidate
University of Bradford

Section 1: Please mark answer for each of the following questions:

Q1. What is your gender?

[1] Female [2] Male

Q2. In what year were you born?

[0] Before 1977	[1] 1977-1978	[2] 1979-1981	[3] 1982-1984
[4] 1985-1987	[5] 1988-1990	[6] 1991-1994	[7] 1995 or after

Q3. Citizenship

[1] Singapore [2] Other (please specify) _____

Q4. Which country have you always lived in:

[1] Singapore [2] Other (please specify) _____

Q5. What was your approximate total annual personal income last year?

- | | |
|----------------------------------|----------------------------------|
| [1] Less than SGD 40,000 | [2] SGD \$40,000 to SGD \$44,999 |
| [3] SGD \$45,000 to SGD \$49,999 | [4] SGD \$50,000 to SGD \$54,999 |
| [5] SGD \$55,000 to SGD \$59,999 | [6] SGD \$60,000 to SGD \$64,999 |
| [7] SGD \$65,000 to SGD \$69,999 | [8] SGD \$70,000 to SGD \$74,999 |
| [8] SGD \$75,000 to SGD \$79,999 | [9] SGD \$80,000 to SGD \$84,999 |
| [10] SGD \$85,000 more | |

Section 2: The main purpose of the present study is to explore issues related to brand loyalty, customer satisfaction and self-congruity (the match between self-concept and brand user-imagery). Please answer the following questions on your past purchase experience.

Q6. Have you bought at least two products from these eight categories:
clothing, mobile phone, computer, athletic shoes, watch, fragrance, jewelry and car?

[1] Yes (If you answered 'Yes' to Q7, please move to Q8).

[2] No (If you answered 'No' to Q7, then answering the following question is not required. Thank you for your help).

Q7. Based on your shopping experiences, please choose at least **two** product categories that you think you have brand loyalty with and provide the name of the brand(s).

Ex. Click [2] Mobile phone (Please specify the name of the brand)___ *Apple*___

and

Click [8] Car (Please specify the name of the brand)___ *Lexus*_____

Category [1] Clothing (Please specify the name of the brand)_____

[2] Mobile phone (Please specify the name of the brand)_____

[3] Computer (Please specify the name of the brand)_____

[4] Athletic shoes (Please specify the name of the brand)_____

[5] Watch (Please specify the name of the brand)_____

[6] Fragrance (Please specify the name of the brand)_____

[7] Jewellery (Please specify the name of the brand)_____

[8] Car (Please specify the name of the brand)_____

Appendix 4. Brand Mentioned in Preliminary Study

Table A5.1 Clothing brands mentioned in Preliminary Study

	Brand	F		Brand	F		Brand	F
US	Gap	2	China	Armani	4	Singapore	Zara	3
	Old Navy	2		Only	3		Mango	2
	Polo	2		H&M	3		G2000	2
	ALDI	1		Zara	2		Cache	1
	Dorothy Perkins	1		Jack & Jone	2		Prada	1
	Ann Taylor	1		Metersbonwe	2		Cotton on	1
	INC	1		Joeone	2		Nike	1
	WHBM	1		Kappa	1		Love Bonito	1
	LEE	1		Chanel	1		A&F	1
	Guess	1		Versace	1		Gap	1
	Nike	1		ETAM	1		Evisu	1
	Lacoste	1		Li-Ning	1		Topman	1
	H&M	1		Nike	1		Oakey	1
	Adidas	1		Heilan	1		Uniqlo	1
	DKNY	1		Levis	1			
	Express	1		Boss	1			
	A&F	1		CA	1			
	Levis	1		Uniqlo	1			
				K-Boxing	1			

F: Frequency

Table A5.2 Athletic shoes brands mentioned in Preliminary Study

	Brand	F		Brand	F		Brand	F
US	Nike	10	China	Nike	14	Singapore	Adidas	6
	New Balance	2		Adidas	6		Nike	4
	Saucony	2		Li-Ning	2		Asics	3
	Asics	1		New Balance	1		Onitsuka	1
	New Look	1						
	Puma	1						
	Rip Curl	1						
	Reebok	1						

Table A5.3 Watch brands mentioned in Preliminary Study

	Brand	F		Brand	F		Brand	F
US	Rado	3	China	Rolex	4	Singapore	Casio	2
	Fossil	2		Tissot	3		Guess	2
	Kenneth Cole	1		Swatch	2		Rolex	2
	Casio	1		Omega	2		Omega	2
	Tag Heuer	1		Longines	2		Tag Heuer	1
	Citizen	1		Seiko	2		Tissot	1
				Rado	1		Swatch	1
				Vacheron Constantin	1		Gc	1
				Hermes	1		Titus	1
				Ebohr	1		Armani	1
				Maurice Lacroix	1			

F: Frequency

Table A5.4 Fragrance brands mentioned in Preliminary Study

	Brand	F		Brand	F		Brand	F
US	Someday	1	China	Chanel	9	Singapore	Hugo Boss	2
	Gucci	1		Dior	4		CK	1
	CK	1		Bvlgari	2		Dior	1
	YSL	1		Gucci	1		Lancome	1
	A&F	1		Hugo Boss	1		DKNY	1
	Hugo Boss	1		Burberry	1		Lorelei	1
	H&M	1		Armani	1		Ralph Lauren	1
	Perry Ellis	1					Lanvin	1
	Issey Miyake	1					Bvlgari	1
							Kenzo	1

Table A5.5 Jewellery brands mentioned in Preliminary Study

	Brand	F		Brand	F		Brand	F
US	Tiffany	1	China	Chow Tai Fook	9	Singapore	Poh Heng	1
	Coach	1		Tiffany	2		LV	1
	Sitara	1		Swarovski	2		Destinee	1
	Nautica	1		Cartier	1		Cartier	1
	Fiorelli	1		Chow San San	1			
	DKNY	1						
	Furla	1						

F:Frequency

Table A5.6 Car brands mentioned in Preliminary Study

	Brand	F		Brand	F		Brand	F
US	Toyata	5	China	Audi	6	Singapore	Toyata	2
	Ford	4		Mercedes-Benz	5		Nissan	2
	Hyundai	2		BMW	5		Honda	2
	Honda	2		Volkswagen	2		Mazda	1
	Volvo	1		Nissan	1		Kia	1
	Nissan	1		GM	1		Volkswagen	1
	Audi	1						
	Chevrolet	1						
	Porsche	1						
	Peugeot	1						
	Acura	1						
	Mercedes-Benz	1						

F: Frequency

Appendix 5. Questionnaire of the main survey for American participants

Introduction

My name is Jo-Ting Huang, and I am a student pursuing a PhD at the University of Bradford, United Kingdom. This questionnaire is part of my doctoral dissertation and looks at brand loyalty. Your responses and others from the questionnaire will be used as the main data set for my doctoral dissertation for my PhD degree in the School of Management at the University of Bradford.

Your participation is fully voluntary, and you may stop answering questions or choose to not complete the questionnaire at any time. Responding to the questions should take you approximately 25 minutes. Due to the length of the questionnaire, you are able to stop answering questions at any time; take a break and come back to finish the questionnaire as you want.

Ethics approval was given for this study by the Humanities, Social, and Health Sciences Research Ethics Panel at the University of Bradford on 22 November 2012. The names of research participants will be strictly confidential, and though the results of this study may be published, all study participants will remain anonymous.

Thank you very for your time and help.

Sincerely,

Jo-Ting Huang
University of Bradford
email: jhuang5@studnet.bradford.ac.uk

Consent

[Take a break](#) or [Exit this survey](#)

I have read and understand the information about the questionnaire and understand my participation is fully voluntary.

I understand that I can stop answering questions to take a break at any time and come back to finish the questionnaire later by clicking on “Take a break” in the top right-hand corner. If I close the browser to take a break, I will need to go back to the link to return to the place where I stopped.”

I understand that I am able to stop answering questions at any time without providing a withdrawal reason by clicking in the top right-hand corner on “ [Exit this survey](#)”.

By clicking the **Next** button to begin the online questionnaire, I indicate my willingness to voluntarily participate in the questionnaire and the study.

[Next](#)

Section 1: Please click answer for each of the following questions

Take a break or Exit this survey

Q1. Gender ☐ Female ☐ Male

Q2. What is your year of birth?

--	--	--	--

(For example, if 1984, key

1	9	8	4
---	---	---	---

in):

Q3. Citizenship

☐ The USA ☐ Other (please specify) _____

Q4. Which country have you always lived in?

☐ The USA ☐ Other (please specify) _____

Q5. Into which of the following categories does your total annual personal income before taxes last year fall?

- | | | |
|---|--|--|
| <input type="checkbox"/> USD \$0 to \$ 9,999 | <input type="checkbox"/> USD \$50,000 to USD \$59,999 | <input type="checkbox"/> USD \$100,000 to USD \$109, 999 |
| <input type="checkbox"/> USD \$10,000 to USD \$19,999 | <input type="checkbox"/> USD \$60,000 to USD \$69,999 | <input type="checkbox"/> USD \$110,000 to USD \$119,999 |
| <input type="checkbox"/> USD \$20,000 to USD \$29,999 | <input type="checkbox"/> USD \$70,000 to USD \$79, 999 | <input type="checkbox"/> USD \$120,000 to USD \$129,999 |
| <input type="checkbox"/> USD \$30,000 to USD \$39,999 | <input type="checkbox"/> USD \$80,000 to USD \$89, 999 | <input type="checkbox"/> USD \$130,000 to USD \$139,999 |
| <input type="checkbox"/> USD \$40,000 to USD \$49,999 | <input type="checkbox"/> USD \$90,000 to USD \$99, 999 | <input type="checkbox"/> USD \$140,000 or more |

Next

Section 1: Please answer the following questions.

Take a break or Exit this survey

Q6. Have you purchased a computer device in the past 12 months? For the purposes of this study, a computer device is defined as a smartphone, tablet, laptop computer, desktop computer, or a similar computer device.

- ☐ Yes (If you answered, 'Yes', please move on to the next section of questions.)
- ☐ No (If you answered, 'No', then there is no need to continue this questionnaire. Thank you for your help.)

Q7. Which brand of computer device have you purchased and personally used in the past 12 months? In the case of more than one brand, please name just one brand you think you have brand loyalty with. Also, please click on which computer device you purchased from the list.

For example, if you purchased Apple's iPad and Samsung's smartphone in the past 12 months, but you have more brand loyalty with Apple. Then please Click ☐ Tablet (Please specify the name of the brand)___ Apple_____.

Computing device

- ☐ Smartphone (Please specify the name of the brand)_____
- ☐ Tablet (Please specify the name of the brand)_____
- ☐ Laptop computer _____
- ☐ Desktop computer _____
- ☐ Other (Please specify the name of the brand)_____

Next

Section 2: Please think about the brand when answering the following questions.

Take a break or **Exit this survey**

#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No opinion
1	I am committed to <u>the brand</u> .			1	2	3	4	5	6	7			N
2	I would be willing to pay a higher price for <u>the brand</u> over other brands.			1	2	3	4	5	6	7			N
3	When I use <u>the brand</u> , it is because <u>the brand</u> is a brand I can trust.			1	2	3	4	5	6	7			N
4	When I use <u>the brand</u> , it is because <u>the brand</u> makes me feel good.			1	2	3	4	5	6	7			N
5	When I use <u>the brand</u> , it is because <u>the brand</u> is a brand I like.			1	2	3	4	5	6	7			N
6	In general, I consider myself a very happy person.			1	2	3	4	5	6	7			N
7	I will buy <u>the same brand</u> the next time I buy a computing device.			1	2	3	4	5	6	7			N
8	I intend to keep purchasing <u>the same brand</u> .			1	2	3	4	5	6	7			N

Next

Section 2: Please think about <u>the brand</u> when answering the following questions.												Take a break or Exit this survey			
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree				No opinion	
9	Compared to other brands of computing devices, <u>the brand</u> is the brand that I buy whenever I am given a choice in buying computing devices.			1	2	3	4	5	6	7				N	
10	Compared to other brands of computing devices, <u>the brand</u> is the brand that I buy most frequently.			1	2	3	4	5	6	7				N	
11	Compared to other brands of computing devices, <u>the brand</u> is the brand that I purchase whenever I want to buy myself a new computing device.			1	2	3	4	5	6	7				N	
12	Overall, I am satisfied with <u>the brand</u> .			1	2	3	4	5	6	7				N	
13	If I compare <u>the brand</u> with other brands, I am very satisfied.			1	2	3	4	5	6	7				N	
14	<u>The brand</u> products are always excellent.			1	2	3	4	5	6	7				N	
15	<u>The brand</u> products meet my expectations.			1	2	3	4	5	6	7				N	
16	My decision to choose <u>the brand</u> was right.			1	2	3	4	5	6	7				N	

[Next](#)

Section 2:												Take a break or Exit this survey			
<p>Please take a moment to think about <u>the brand you named above</u>. Think about the kind of person who typically uses this brand. Imagine this person in your mind and then describe this person using one or more personal adjectives, such as stylish, classy, masculine, sexy, old, athletic, or whatever personal adjective(s) you can use to describe the typical user of this brand. Once you have done so, indicate your agreement or disagreement with the following statements:</p>															
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree				No opinion	
17	The image of the user of <u>the brand</u> is highly consistent with how I see myself, more so than the image of other brands.			1	2	3	4	5	6	7				N	
18	I can't relate to those people who use <u>the brand</u> rather than other brands.			1	2	3	4	5	6	7				N	
19	I can't identify with those people who prefer <u>the brand</u> over other brands.			1	2	3	4	5	6	7				N	
20	People who are very different from me prefer <u>the brand</u> over other brands.			1	2	3	4	5	6	7				N	
21	I am very much like the typical person who prefers to (use) <u>the brand</u> rather than other brands.			1	2	3	4	5	6	7				N	
22	I may like myself better if I were to (use) <u>the brand</u> rather than other brands.			1	2	3	4	5	6	7				N	

[Next](#)

Section 2: Please think about <u>the brand</u> when answering the following questions. Take a break or Exit this survey										
#	Statement		Strongly disagree			Neither agree nor disagree/			Strongly agree	No Opinion
23	Using <u>the brand</u> may make me less special than using other brands.		1	2	3	4	5	6	7	N
24	I hate the image of <u>the brand</u> (user) compared to the image of other brands.		1	2	3	4	5	6	7	N
25	I prefer the image of <u>the brand</u> (user) than the image of other brands.		1	2	3	4	5	6	7	N
26	I may not think highly of myself if I were to (use) <u>the brand</u> rather than other brands.		1	2	3	4	5	6	7	N
27	I like the kind of person who (uses) <u>the brand</u> better than the kind of person who (uses) other brands.		1	2	3	4	5	6	7	N
28	Compared to most of my peers, I consider myself happier.		1	2	3	4	5	6	7	N
29	People who are close to me have a hard time seeing me as (using) <u>the brand</u> over other brands.		1	2	3	4	5	6	7	N
30	People who know me think that I'm very different from those who use <u>the brand</u> instead of other brands.		1	2	3	4	5	6	7	N
31	People that I know think of me as the kind of person who (uses) <u>the brand</u> , and I'm not the kind who (uses) other brands.		1	2	3	4	5	6	7	N
32	The image of the (user) of other brands is highly consistent with how I'm seen by the people who are close to me.		1	2	3	4	5	6	7	N

Section 2: Please think about <u>the brand</u> when answering the following questions.												Take a break or Exit this survey			
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No Opinion		
33	People who know me think of me as the kind of person who is more likely to (use) <u>the brand</u> than other brands.			1	2	3	4	5	6	7			N		
34	I am usually viewed by my relatives and friends like the typical person who prefers to (use) <u>the brand</u> rather the kind of person who prefers to (use) other brands.			1	2	3	4	5	6	7			N		
35	My friends and associates don't like to see me as a (user) of <u>the brand</u> compared to other brands.			1	2	3	4	5	6	7			N		
36	People that I associate with do not have much regard for the image of <u>the brand</u> compared to the image of other brands.			1	2	3	4	5	6	7			N		
37	(Using) <u>the brand</u> may make people think more special of me than if I were to use other brands.			1	2	3	4	5	6	7			N		
38	(Using) <u>the brand</u> may make my friends and associates have less regard for me than if I were to use other brands.			1	2	3	4	5	6	7			N		
39	People around me may like me more if I were to (use) <u>the brand</u> than other brands.			1	2	3	4	5	6	7			N		
40	My friends and associates prefer the image of <u>the brand</u> (user) than the image of other brands' (user).			1	2	3	4	5	6	7			N		
41	Some people are generally very happy. They enjoy life regardless of what is going on, getting the most out of everything. That greatly characterizes me.			1	2	3	4	5	6	7			N		

Section 3: Please click the number from 1 to 7 that matches your view most closely.														Take a break or Exit this survey			
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No opinion				
1	I would rather depend on myself than others.			1	2	3	4	5	6	7			N				
2	My personal identity, independent of others, is important to me.			1	2	3	4	5	6	7			N				
3	I rely on myself most of the time, rarely on others.			1	2	3	4	5	6	7			N				
4	It is important that I do my job better than others.			1	2	3	4	5	6	7			N				
5	The well-being of my group members is important for me.			1	2	3	4	5	6	7			N				
6	I feel good when I cooperate with my group members.			1	2	3	4	5	6	7			N				
7	It is my duty to take care of my family members, whatever it takes.			1	2	3	4	5	6	7			N				
8	Family members should stick together, even if they do not agree.			1	2	3	4	5	6	7			N				
9	Some people are generally not very happy. Although they are not depressed, they never seem as happy as they might be. That greatly characterizes me.			1	2	3	4	5	6	7			N				

Appendix 6. Questionnaire of the main survey for Chinese participants

簡介

您好。首先，非常感谢您愿意帮忙填写此问卷。我（黄若婷）目前在英国布拉德福德大学修读博士学位。此问卷是关于国际品牌忠诚度的研究。您的参与纯属自愿，您可以随时停止回答问题或选择不回答问卷。此问卷大约需时 25 分钟。

此问卷已在 2012 年 11 月 22 日通过布拉德福德大学的人文社会学院研究道德部门审核通过。所有受访者姓名将受到严格保密。虽然本次研究结果可能会发表，但所有受访者的姓名将不会披露。

再次感谢您宝贵的时间与协助。

黄若婷 谨启

布拉德福德大学（英国）

电子邮箱：jhuang5@studnet.bradford.ac.uk

授权

休息 or 离开此问卷

我已阅读並了解到有关此问卷的背景及相关资讯, 也了解我的参与纯属自愿。

我已了解到我有权利可以随时停止回答问题或选择不回答问卷。当我想要停止回答问题時, 我可以点击右上角的[离开此问卷](#)的按钮。

当我已了解到我有权利可以选择稍后再回来填问卷时時, 我可以点击右上角的[休息](#)的按钮。当我要回来继续填写此问卷时, 我只需回到 **AIP** 所提供的网页连结处, 就可以回答之前所作答的地方。

当我按下 [Next](#) 的按钮時就代表我自愿參與此問卷的作答。

[Next](#)

第一部分：请点选以下各个问题的答案：

休息 or 离开此问卷

问题一：您的性别 ☐ 女性 ☐ 男性

问题二：您的出生年份是? (

--	--	--	--

 例如，1984 年，请输入 1984):

1	9	8	4
---	---	---	---

问题三：您的国籍

☐ 中华人民共和国 ☐ 其他（请注明） _____

问题四：请问您大部份的时间定居在哪个国家:

☐ 中华人民共和国 ☐ 其他（请注明） _____

问题五：您去年的个人全年总收入大约是多少？

- ☐ 人民币 0 元至 4,999 元 ☐ 人民币 30,000 元至 34,999 元 ☐ 人民币 65,000 元至 69,999
- ☐ 人民币 5,000 元至 9,999 元 ☐ 人民币 40,000 元至 44,999 元 ☐ 人民币 70,000 元或以上
- ☐ 人民币 10,000 元至 14,999 元 ☐ 人民币 45,000 元至 49,999 元
- ☐ 人民币 15,000 元至 19,999 元 ☐ 人民币 50,000 元至 54,999 元
- ☐ 人民币 20,000 元至 24,999 元 ☐ 人民币 55,000 元至 59,999 元
- ☐ 人民币 25,000 元至 29,999 元 ☐ 人民币 60,000 元至 64,999 元

Next

第一部分： 接下来请回答下列的问题，好让我更了解您过去的购买经验。

[休息](#) or [离开此问卷](#)

问题六：您在过去 **12** 个月是否曾购买电脑设备（如智能手机、平板电脑、笔记本电脑或台式电脑）？

- ☐ 是（如果回答“是”，请继续前往下一部分作答。）
- ☐ 否（如果回答“否”，那么无需继续回答本问卷。感谢您的帮忙。）

问题七： 请问在过去一年中, 您曾经购买过哪一个电子通信设备的品牌给自己? 请输入一个您认为对于该电子通信设备品牌具有品牌忠诚度的品牌名称，以及曾经购买过该品牌的哪种电脑设备。如果您曾购买过两种以上的品牌时， 请只填写一个您认为对于该品牌有较多忠诚度的。例如， 您曾购买过苹果的平板电脑和三星的智能手机, 但相较于三星您对苹果比较具有较多的品牌忠诚度时, 请您选择点击 [1] 平板电脑（请注明品牌名称）__苹果__

电子通信设备

[1] 智能手机 (Smartphone) 请注明品牌名称 _____

[2] 平板电脑 (Tablet) 请注明品牌名称 _____

[3] 笔记本电脑 (Laptop computer) 请注明品牌名称 _____

[4] 台式电脑 (Desktop computer) 请注明品牌名称 _____

[5] 其他（请注明）_____

请注明品牌名称 _____

问题八:请花点时间想一下您以上所提及的品牌. 您认为您对该品牌有多大的忠诚度（1 表示毫无忠诚度 7 表示有非常高的忠诚度）？

毫无忠诚度

非常高的忠诚度

1

2

3

4

5

6

7

[Next](#)

第二部分：接下来请回答下列问题，好让我更了解您过去的购买经验。												
休息 or 离开此问卷												
#	表述			非常 不同意			中立			非常 同意		不评论
1	我对此品牌有高度的品牌承诺/品牌的信仰 (即为忠实消费者)。			1	2	3	4	5	6	7		N
2	相对于其他电子通信设备品牌的产品，我愿意为此品牌的产品支付较高/更多的价钱。			1	2	3	4	5	6	7		N
3	我使用此品牌是因为它是我可以信赖的品牌。			1	2	3	4	5	6	7		N
4	我使用此品牌是因为它整体让我感觉不错/良好。			1	2	3	4	5	6	7		N
5	我使用此品牌是因为我喜欢此品牌。			1	2	3	4	5	6	7		N
6	我认为自己总体来说是一个很快乐的人。			1	2	3	4	5	6	7		N
7	我下一次买电脑设备时还会买此品牌。			1	2	3	4	5	6	7		N
8	我有继续购买此品牌产品的倾向。			1	2	3	4	5	6	7		N
9	相比其他品牌，每当我有需要购买电脑设备时，我都会购买此品牌的产品。			1	2	3	4	5	6	7		N

Next

第二部分： 接下来请回答下列问题，好让我更了解您过去的购买经验。												休息 or 离开此问卷		
#	表述			非常 不同意			中立			非常 同意			不评论	
10	相比其他电脑设备品牌， <u>此品牌</u> 是我最经常购买的品牌。			1	2	3	4	5	6	7			N	
11	相比其他电脑设备品牌，每当我想给自己购买新的电子通信设备时，我都会选择购买 <u>此品牌</u> 。			1	2	3	4	5	6	7			N	
12	总体而言，我对 <u>此品牌</u> 感到满意。			1	2	3	4	5	6	7			N	
13	如果把 <u>此品牌</u> 与其他电子通信设备的品牌 作比较，我感到相当满意。			1	2	3	4	5	6	7			N	
14	<u>此品牌</u> 的产品一向都非常出色。			1	2	3	4	5	6	7			N	
15	<u>此品牌</u> 的产品能够达到我的预期/期望。			1	2	3	4	5	6	7			N	
16	选择购买 <u>此品牌</u> 的电子通信设备是正确的决定。			1	2	3	4	5	6	7			N	
17	相比其他电子通信设备的品牌， <u>此品牌</u> 的品牌形象与我个人的自我形象相符合。			1	2	3	4	5	6	7			N	

Next

第二部分：接下来请回答下列问题，好让我更了解您过去的购买经验。										休息 or 离开此问卷			
根据您过往的购物经验,请稍稍花点时间思考一下您上面提及的品牌。(那个您认为对于该品牌具有品牌忠诚度的品牌名称)。想想通常什么样的人会使用此品牌。在脑海中想象一下这样的人，然后用一个或多个人物形容词来描述这类人，如时尚、有品位、阳刚、性感、年老、运动型、或任何您可以用来描述该品牌典型用户的人物形容词。然后，请根据此品牌陈述作答。													
#	表述			非常 不同意			中立			非常 同意			不评论
18	相比其他电子通信设备的品牌，我无法将此品牌的消费者/用户与其此品牌的品牌形象联系在一起。			1	2	3	4	5	6	7			N
19	相比其他品牌的典型消费者/用户，我无法辨识/认出那些喜欢此品牌的消费者。			1	2	3	4	5	6	7			N
20	相比其他品牌的典型消费者/用户，喜欢此品牌的消费者，是与我非常不一样类型的人。			1	2	3	4	5	6	7			N
21	我本身就是时常使用/喜欢 此品牌的典型消费者。			1	2	3	4	5	6	7			N
22	相比其他电子通信设备的品牌，如果我使用此品牌，我可能会更喜欢我自己。			1	2	3	4	5	6	7			N
23	相比其他电子通信设备的品牌，使用此品牌可能使我没那么特别/没有个人特色。			1	2	3	4	5	6	7			N

[Next](#)

第二部分：接下来请回答下列问题，好让我更了解您过去的购买经验。													休息 or 离开此问卷
#	表述			非常不同意			中立			非常同意			不评论
24	相比其他电子通信设备的品牌，我不喜欢 <u>此品牌</u> 的品牌形象（或是 <u>此品牌</u> 的用户形象）。			1	2	3	4	5	6	7			N
25	相比其他电子通信设备的品牌，我更喜欢 <u>此品牌</u> 的品牌形象（或是 <u>此品牌</u> 的用户形象）。			1	2	3	4	5	6	7			N
26	相比其他电子通信设备的品牌，如果我使用 <u>此品牌</u> ，我不会给自己很高的评价（或是会因此看轻我自己）。			1	2	3	4	5	6	7			N
27	相比使用其他品牌的消费者，我更喜欢使用 <u>此品牌</u> 的消费者/用户。			1	2	3	4	5	6	7			N
28	我认为自己活的比大多数同龄的人开心/快乐			1	2	3	4	5	6	7			N
29	相比其他电子通信设备的品牌，我身边的人看见我使用 <u>此品牌</u> 会很不认同/不舒服。			1	2	3	4	5	6	7			N
30	在认识我的人眼中，相比其他电子通信设备的品牌，我和 <u>此品牌</u> 的使用者是属于截然不同类型的人。			1	2	3	4	5	6	7			N
31	在认识我的人眼中，我属于会使用 <u>此品牌</u> 的典型消费者，且我不是属于会使用其他品牌消费者/用户。			1	2	3	4	5	6	7			N
32	其他同类型产品的品牌用户形象与我身边的人对我的评价相当吻合。			1	2	3	4	5	6	7			N

[Next](#)

第二部分：接下来请回答下列问题，好让我更了解您过去的购买经验。												
休息 or 离开此问卷												
#	表述			非常 不同意			中立			非常 同意		不评论
3 3	在认识我的人眼中，相比其他品牌，我属于更有可能会使用 <u>此品牌</u> 的个人类型。			1	2	3	4	5	6	7		N
3 4	在我的亲戚和朋友眼中，相比其他电子通信设备的品牌，我通常被看成会更喜欢去使用 <u>此品牌</u> 产品的典型消费者/用户。			1	2	3	4	5	6	7		N
3 5	在我的朋友和同事眼中，相比其他电子通信设备的品牌，他们不认为/不把我看成会去使用 <u>此品牌</u> 的消费者/用户。			1	2	3	4	5	6	7		N
3 6	相比其他品牌，我的亲戚和朋友不太关注/不太注意到 <u>此品牌</u> 的品牌形象。			1	2	3	4	5	6	7		N
3 7	相比其他品牌，使用 <u>此品牌</u> 可能使他人觉得我比较特别。			1	2	3	4	5	6	7		N
3 8	相比其他品牌，使用 <u>此品牌</u> 可能使我的朋友和同事看轻我/不认同我。			1	2	3	4	5	6	7		N
3 9	相比其他品牌，如果我使用 <u>此品牌</u> ，我周围的人有可能会较为喜欢我。			1	2	3	4	5	6	7		N
4 0	相比其他品牌消费者/用户，我的朋友和同事较为喜欢使用 <u>此品牌</u> 消费者/用户的形象。			1	2	3	4	5	6	7		N
4 1	有些人总是活得很快乐。不管发生什么，他们都会享受生活，随遇而安。这正是我的性格特点。			1	2	3	4	5	6	7		N

第三部分:请点选最能反映您观点的答案											休息 or 离开此问卷
#	表述		非常不同意			中立			非常同意		不评论
1	我宁可依靠自己，也不会依靠他人。		1	2	3	4	5	6	7		N
2	具有独立自主的个性，这点对我来说是重要的。		1	2	3	4	5	6	7		N
3	我大多数时候都依靠自己，很少依靠他人。		1	2	3	4	5	6	7		N
4	对我来说，把工作做得比别人好， 这点是重要的。		1	2	3	4	5	6	7		N
5	我注重我团队成员的福祉。		1	2	3	4	5	6	7		N
6	我喜欢与我的团队成员共同协作。		1	2	3	4	5	6	7		N
7	照顾家庭是我的责任，为此我愿意不惜一切。		1	2	3	4	5	6	7		N
8	家庭成员应团结一心，甚至当他们存在意见分歧时。		1	2	3	4	5	6	7		N
9	有些人总是心情不太好。虽然他们不会垂头丧气，但也似乎从不感到应有的高兴。这正是我的性格特点。		1	2	3	4	5	6	7		N

非常感谢您参与本问卷调查

Appendix 7. Questionnaire of the main survey for Singaporean participants

Introduction

My name is Jo-Ting Huang, and I am a student pursuing a PhD at the University of Bradford, United Kingdom. This questionnaire is part of my doctoral dissertation and looks at brand loyalty. Your responses and others from the questionnaire will be used as the main data set for my doctoral dissertation for my PhD degree in the School of Management at the University of Bradford.

Your participation is fully voluntary, and you may stop answering questions or choose to not complete the questionnaire at any time. Responding to the questions should take you approximately 25 minutes. Due to the length of the questionnaire, you are able to stop answering questions at any time; take a break and come back to finish the questionnaire as you want.

Ethics approval was given for this study by the Humanities, Social, and Health Sciences Research Ethics Panel at the University of Bradford on 22 November 2012. The names of research participants will be strictly confidential, and though the results of this study may be published, all study participants will remain anonymous.

Thank you very for your time and help.

Sincerely,

Jo-Ting Huang
University of Bradford
email: jhuang5@studnet.bradford.ac.uk

Consent

[Take a break](#) or [Exit this survey](#)

I have read and understand the information about the questionnaire and understand my participation is fully voluntary.

I understand that I can stop answering questions to take a break at any time and come back to finish the questionnaire later by clicking on “Take a break” in the top right-hand corner. If I close the browser to take a break, I will need to go back to the link to return to the place where I stopped.”

I understand that I am able to stop answering questions at any time without providing a withdrawal reason by clicking in the top right-hand corner on “ [Exit this survey](#)”.

By clicking the **Next** button to begin the online questionnaire, I indicate my willingness to voluntarily participate in the questionnaire and the study.

[Next](#)

Section 1: Please click answer for each of the following questions

Take a break or Exit this survey

Q1. Gender ☐ Female ☐ Male

Q2. What is your year of birth?

--	--	--	--

 (For example, if 1984, key

1	9	8	4
---	---	---	---

 in):

Q3. Citizenship

☐ Singapore ☐ Other (please specify) _____

Q4. Which country have you always lived in?

☐ Singapore ☐ Other (please specify) _____

Q5. Into which of the following categories does your total annual personal income before taxes last year fall?

- | | | |
|---|---|---|
| <input type="checkbox"/> SGD \$0 to SGD \$ 6,999 | <input type="checkbox"/> SGD \$35,000 to SGD \$41,999 | <input type="checkbox"/> SGD \$70,000 to SGD \$76,999 |
| <input type="checkbox"/> SGD \$7,000 to SGD \$13,999 | <input type="checkbox"/> SGD \$42,000 to SGD \$48,999 | <input type="checkbox"/> SGD \$77,000 to SGD \$83,999 |
| <input type="checkbox"/> SGD \$14,000 to USD \$20,999 | <input type="checkbox"/> SGD \$49,000 to SGD \$55,999 | <input type="checkbox"/> SGD \$84,000 to SGD \$90,999 |
| <input type="checkbox"/> SGD \$21,000 to USD \$27,999 | <input type="checkbox"/> SGD \$56,000 to SGD \$62,999 | <input type="checkbox"/> SGD \$91,000 to SGD \$97,999 |
| <input type="checkbox"/> SGD \$28,000 to SGD \$34,999 | <input type="checkbox"/> SGD \$63,000 to SGD \$69,999 | <input type="checkbox"/> SGD \$98,000 or more |

Next

Section 1: Please answer the following questions.

Take a break or Exit this survey

Q6. Have you purchased a computer device in the past 12 months? For the purposes of this study, a computer device is defined as a smartphone, tablet, laptop computer, desktop computer, or a similar computer device.

- ☐ Yes (If you answered, 'Yes', please move on to the next section of questions.)
- ☐ No (If you answered, 'No', then there is no need to continue this questionnaire. Thank you for your help.)

Q7. Which brand of computer device have you purchased and personally used in the past 12 months? In the case of more than one brand, please name just one brand you think you have brand loyalty with. Also, please click on which computer device you purchased from the list.

For example, if you purchased Apple's iPad and Samsung's smartphone in the past 12 months, but you have more brand loyalty with Apple. Then please Click ☐ Tablet (Please specify the name of the brand)___ Apple_____.

Computing device

- ☐ Smartphone (Please specify the name of the brand)_____
- ☐ Tablet (Please specify the name of the brand)_____
- ☐ Laptop computer _____
- ☐ Desktop computer _____
- ☐ Other (Please specify the name of the brand)_____

Next

Section 2: Please think about <u>the brand</u> when answering the following questions.													<u>Take a break</u> or <u>Exit this survey</u>		
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No opinion		
1	I am committed to <u>the brand</u> .			1	2	3	4	5	6	7			N		
2	I would be willing to pay a higher price for <u>the brand</u> over other brands.			1	2	3	4	5	6	7			N		
3	When I use <u>the brand</u> , it is because <u>the brand</u> is a brand I can trust.			1	2	3	4	5	6	7			N		
4	When I use <u>the brand</u> , it is because <u>the brand</u> makes me feel good.			1	2	3	4	5	6	7			N		
5	When I use <u>the brand</u> , it is because <u>the brand</u> is a brand I like.			1	2	3	4	5	6	7			N		
6	In general, I consider myself a very happy person.			1	2	3	4	5	6	7			N		
7	I will buy <u>the same brand</u> the next time I buy a computing device.			1	2	3	4	5	6	7			N		
8	I intend to keep purchasing <u>the same brand</u> .			1	2	3	4	5	6	7			N		

Next

Section 2: Please think about <u>the brand</u> when answering the following questions.												Take a break or Exit this survey	
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No opinion
9	Compared to other brands of computing devices, <u>the brand</u> is the brand that I buy whenever I am given a choice in buying computing devices.			1	2	3	4	5	6	7			N
10	Compared to other brands of computing devices, <u>the brand</u> is the brand that I buy most frequently.			1	2	3	4	5	6	7			N
11	Compared to other brands of computing devices, <u>the brand</u> is the brand that I purchase whenever I want to buy myself a new computing device.			1	2	3	4	5	6	7			N
12	Overall, I am satisfied with <u>the brand</u> .			1	2	3	4	5	6	7			N
13	If I compare <u>the brand</u> with other brands, I am very satisfied.			1	2	3	4	5	6	7			N
14	<u>The brand</u> products are always excellent.			1	2	3	4	5	6	7			N
15	<u>The brand</u> products meet my expectations.			1	2	3	4	5	6	7			N
16	My decision to choose <u>the brand</u> was right.			1	2	3	4	5	6	7			N

Next

Section 2:												<u>Take a break</u> or <u>Exit this survey</u>			
<p>Please take a moment to think about <u>the brand you named above</u>. Think about the kind of person who typically uses this brand. Imagine this person in your mind and then describe this person using one or more personal adjectives, such as stylish, classy, masculine, sexy, old, athletic, or whatever personal adjective(s) you can use to describe the typical user of this brand. Once you have done so, indicate your agreement or disagreement with the following statements:</p>															
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree				No opinion	
17	The image of the user of <u>the brand</u> is highly consistent with how I see myself, more so than the image of other brands.			1	2	3	4	5	6	7				N	
18	I can't relate to those people who use <u>the brand</u> rather than other brands.			1	2	3	4	5	6	7				N	
19	I can't identify with those people who prefer <u>the brand</u> over other brands.			1	2	3	4	5	6	7				N	
20	People who are very different from me prefer <u>the brand</u> over other brands.			1	2	3	4	5	6	7				N	
21	I am very much like the typical person who prefers to (use) <u>the brand</u> rather than other brands.			1	2	3	4	5	6	7				N	
22	I may like myself better if I were to (use) <u>the brand</u> rather than other brands.			1	2	3	4	5	6	7				N	

Next

Section 2: Please think about <u>the brand</u> when answering the following questions.										Take a break or Exit this survey			
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No Opinion
23	Using <u>the brand</u> may make me less special than using other brands.			1	2	3	4	5	6	7			N
24	I hate the image of <u>the brand</u> (user) compared to the image of other brands.			1	2	3	4	5	6	7			N
25	I prefer the image of <u>the brand</u> (user) than the image of other brands.			1	2	3	4	5	6	7			N
26	I may not think highly of myself if I were to (use) <u>the brand</u> rather than other brands.			1	2	3	4	5	6	7			N
27	I like the kind of person who (uses) <u>the brand</u> better than the kind of person who (uses) other brands.			1	2	3	4	5	6	7			N
28	Compared to most of my peers, I consider myself happier.			1	2	3	4	5	6	7			N
29	People who are close to me have a hard time seeing me as (using) <u>the brand</u> over other brands.			1	2	3	4	5	6	7			N
30	People who know me think that I'm very different from those who use <u>the brand</u> instead of other brands.			1	2	3	4	5	6	7			N
31	People that I know think of me as the kind of person who (uses) <u>the brand</u> , and I'm not the kind who (uses) other brands.			1	2	3	4	5	6	7			N
32	The image of the (user) of other brands is highly consistent with how I'm seen by the people who are close to me.			1	2	3	4	5	6	7			N

Section 2: Please think about <u>the brand</u> when answering the following questions.										Take a break or Exit this survey			
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No Opinion
33	People who know me think of me as the kind of person who is more likely to (use) <u>the brand</u> than other brands.			1	2	3	4	5	6	7			N
34	I am usually viewed by my relatives and friends like the typical person who prefers to (use) <u>the brand</u> rather the kind of person who prefers to (use) other brands.			1	2	3	4	5	6	7			N
35	My friends and associates don't like to see me as a (user) of <u>the brand</u> compared to other brands.			1	2	3	4	5	6	7			N
36	People that I associate with do not have much regard for the image of <u>the brand</u> compared to the image of other brands.			1	2	3	4	5	6	7			N
37	(Using) <u>the brand</u> may make people think more special of me than if I were to use other brands.			1	2	3	4	5	6	7			N
38	(Using) <u>the brand</u> may make my friends and associates have less regard for me than if I were to use other brands.			1	2	3	4	5	6	7			N
39	People around me may like me more if I were to (use) <u>the brand</u> than other brands.			1	2	3	4	5	6	7			N
40	My friends and associates prefer the image of <u>the brand</u> (user) than the image of other brands' (user).			1	2	3	4	5	6	7			N
41	Some people are generally very happy. They enjoy life regardless of what is going on, getting the most out of everything. That greatly characterizes me.			1	2	3	4	5	6	7			N

Section 3: Please click the number from 1 to 7 that matches your view most closely.													Take a break or Exit this survey		
#	Statement			Strongly disagree			Neither agree nor disagree/			Strongly agree			No opinion		
1	I would rather depend on myself than others.			1	2	3	4	5	6	7			N		
2	My personal identity, independent of others, is important to me.			1	2	3	4	5	6	7			N		
3	I rely on myself most of the time, rarely on others.			1	2	3	4	5	6	7			N		
4	It is important that I do my job better than others.			1	2	3	4	5	6	7			N		
5	The well-being of my group members is important for me.			1	2	3	4	5	6	7			N		
6	I feel good when I cooperate with my group members.			1	2	3	4	5	6	7			N		
7	It is my duty to take care of my family members, whatever it takes.			1	2	3	4	5	6	7			N		
8	Family members should stick together, even if they do not agree.			1	2	3	4	5	6	7			N		
9	Some people are generally not very happy. Although they are not depressed, they never seem as happy as they might be. That greatly characterizes me.			1	2	3	4	5	6	7			N		

Appendix 8. Constructs and number of items

Construct	Number of items
Attitudinal brand loyalty (ABL)	Five items ABL_1: I am committed to (Brand X). ABL_2: I would be willing to pay a higher price for (Brand X) over other brands. ABL_3: When I use (Brand X), it is because (Brand X) is a brand I can trust. ABL_4: When I use (Brand X), it is because (Brand X) makes me feel good. ABL_5: When I use (Brand X), it is because (Brand X) is a brand I like.
Behavioural brand loyalty (BBL)	Five items BBL_1: I will buy (Brand X) the next time I buy a computing device. BBL_2: I intend to keep purchasing the (Brand X). BBL_3: Compared to other brands of computing devices, (Brand X) is the brand that I buy whenever I am given a choice in buying computing devices. BBL_4: Compared to other brands of computing devices, (Brand X) is the brand that I buy most frequently. BBL_5: Compared to other brands of computing devices, (Brand X) is the brand that I purchase whenever I want to buy myself a new computing device.
Customer satisfaction (CS)	Five items CS_1: Overall, I am satisfied with (Brand X). CS_2: If I compare (Brand X) with other brands, I am very satisfied. CS_3: (Brand X) products are always excellent. CS_4: (Brand X) products meet my expectations. CS_5: My decision to choose (Brand X) was right.
Actual self-congruity (ASC)	Five items ASC_1: The image of the user of the (Brand X) is highly consistent with how I see myself, more so than the image of other brands. ASC_2: I can't relate to those people who use (Brand X) rather than other brands. ASC_3: I can't identify with those people who prefer (Brand X) over other brands. ASC_4: People who are very different from me prefer (Brand X) over other brands. ASC_5: I am very much like the typical person who prefers to (use) (Brand X) rather than other brands.

Appendix 8. Constructs and number of items (Continued)

Construct	Number of items
Ideal self-congruity (ISC)	<p>Six items</p> <p>ISC_1: I may like myself better if I were to (use) (Brand X) rather than other brands.</p> <p>ISC_2: Using (Brand X) may make me less special than using other brands.</p> <p>ISC_3: I hate the image of (Brand X) (user) compared to the image of other brands.</p> <p>ISC_4: I prefer the image of (Brand X) (user) than the image of other brands.</p> <p>ISC_5: I may not think highly of myself if I were to (use) (Brand X) rather than brands.</p> <p>ISC_6: I like the kind of person who (uses) (Brand X) better than the kind of person who (uses) other brands.</p>
Social self-congruity (SSC)	<p>Six items</p> <p>SSC_1: People who are close to me have a hard time seeing me as (using) (Brand X) over other brands.</p> <p>SSC_2: People who know me think that I'm very different from those who use (Brand X) instead of other brands.</p> <p>SSC_3: People that I know think of me as the kind of person who (uses) (Brand X) and I'm not the kind who (uses) other brands.</p> <p>SSC_4: The image of the (user) of other brands is highly consistent with how I'm seen by the people who are close to me.</p> <p>SSC_5: People who know me think of me as the kind of person who is more likely to (use) (Brand X) than other brands.</p> <p>SSC_6: I am usually viewed by my relatives and friends like the typical person who prefers to (use) (Brand X) rather the kind of person who prefers to (use) other brands.</p>
Ideal social self-congruity (ISSC)	<p>Six items</p> <p>ISSC_1: My friends and associates don't like to see me as a (user) of a (Brand X) compared to other brands.</p> <p>ISSC_2: People that I associate with do not have much regard for the image of the (Brand X) compared to the image of other brands.</p> <p>ISSC_3: (Using) (Brand X) may make people think more special of me than if I were to (use) other brands.</p>

Appendix 8. Constructs and number of items (Continued)

Construct	Number of items
Ideal social self-congruity (ISSC)	Six items
	<p>ISSC_4: (Using) (Brand X) may make my friends and associates have less regard for me than if I were to use other brands.</p> <p>ISSC_5: People around me may like me more if I were to (use) (Brand X) than other brands.</p> <p>ISSC_6: My friends and associates prefer the image of (Brand X) (user) than the image of other brands' (user).</p>
Personal cultural orientation of individualism (PCO-IDN)	Four items
	<p>PCO-IND_1: I would rather depend on myself than others.</p> <p>PCO-IND_2: My personal identity, independent of others, is important to me.</p> <p>PCO-IND_3: I rely on myself most of the time, rarely on others.</p> <p>PCO-IND_4: It is important that I do my job better than others.</p>
Personal cultural orientation of individualism (PCO-COL)	Four items
	<p>PCO-COL_1: The well-being of my group members is important for me.</p> <p>PCO-COL_2: I feel good when I cooperate with my group members.</p> <p>PCO-COL_3: It is my duty to take care of my family members, whatever it takes.</p> <p>PCO-COL_4: Family members should stick together, even if they do not agree.</p>

Appendix 9. Summary results of factor loading and measurement error variance estimates for the marker variable indicators to the data

Marker variable indicators	Factor loading	Measurement error variance estimates
Happy_1	0.742	0.658
Happy_2	0.803	0.562
Happy_3	0.806	0.520
Happy_4R	0.639	1.294